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DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

6861



Published by Authority of the Hon. Gordon Churchill, Minister of Trade and Commerce

Price: \$1.00 per year, 10¢ per copy

CREDIT STATISTICS

(Selected Holders)

JANUARY, 1958 - Dec. 1957

Continuing the downward trend which started during the late summer, consumer credit outstanding on the books of Sales Finance Companies ^{1/} at January 31, 1958, amounted to an estimated \$761.8 million, a net decrease of 2.2 per cent since the end of December 1957. The value of January additions to consumers' indebtedness fell 11.5 per cent below the December value compared with the decrease of 1.8 per cent a year ago.

Consumer balances outstanding held by Licensees under the Small Loans Act and Department Stores' accounts receivable declined from December 31 highs by 0.6 per cent and 4.0 per cent respectively but were up 4.3 per cent and 7.7 per cent compared with those at the same date a year ago.

PERSONAL LOANS AND INSTALMENT CREDIT

held by Licensees under the Small Loans Act.

(in millions of dollars)

	Small Loans ^{2/}	Large Loans	Instalment Credit	T o t a l	
				Amount	Net Change Over Previous Year
	\$	\$	\$	\$	%
<u>Balances Outstanding</u> (end of month)					
1956 - September				339.9	
October				338.9	
November				344.6	
December				355.2	
1957 - January				350.6	
September	197.0	145.6	14.4	357.0	+ 5.0
October	204.4	135.9	14.6	354.9	+ 4.7
November	216.3	126.9	14.8	358.0	+ 3.9
December	235.0	117.9	15.2	368.1	+ 3.6
1958 - January (p)	240.8	110.1	14.9	365.8	+ 4.3

(p) Preliminary

^{1/} By D.B.S. definition "Sales Finance Companies" include, in addition to credit companies not licensed under the Small Loans Act, licensed companies whose instalment credit amounts to more than 50 per cent of their total credit.

^{2/} As of January 1, 1957, loans of \$1,500 or less; prior to that date, \$500 or less. (Amendment to the Small Loans Act).

Prepared in Industry and Merchandising Division,
Retail Trade Section.

6505-553-18

INSTALMENT CREDIT HELD BY SALES FINANCE COMPANIES

R e t a i l

	C o m m e r c i a l G o o d s					
	Commercial Vehicles			Other Commercial Goods	Total, Commercial Goods	
	New	Used	Total, New and Used		Amount	Net Change Over Previous Year
	(in millions of dollars)					%
<u>Balances Outstanding</u> (end of month)						
1956 - September.....			137.0	128.8	265.8	
October.....					269.7	
November.....					277.8	
December.....			138.2	140.9	279.1	
1957 - January.....					273.9	
September.....			146.0	143.2	289.2	+ 8.8
October.....					284.5	+ 5.5
November.....					278.9	+ 4.0
December (r)			137.1	136.3	273.4	- 2.0
1958 - January (p)					269.5	- 1.6
<u>Value of Contracts Financed</u>						
1957 - January - CANADA..	7.9	3.0	10.9	7.1	18.0	
1958 - January - CANADA..	4.8	3.7	8.5	8.7	17.2	- 4.4
Atlantic Provinces	0.3	0.2	0.5			
Quebec.....	1.2	0.6	1.8			
Ontario.....	1.6	1.1	2.7			
Manitoba.....	0.2	0.2	0.4			
Saskatchewan.....	0.3	0.2	0.5			
Alberta.....	0.7	0.8	1.5			
British Columbia..	0.5	0.6	1.1			
<u>Number of Contracts Financed</u>						
	(number of units)					
1957 - January - CANADA..	2,291	2,756	5,047			
1958 - January - CANADA..	1,506	3,046	4,552			
Atlantic Provinces	120	297	417			
Quebec.....	405	588	993			
Ontario.....	454	883	1,337			
Manitoba.....	64	140	204			
Saskatchewan.....	100	186	286			
Alberta.....	226	580	806			
British Columbia..	137	372	509			

(r) Revised

(p) Preliminary

DEPARTMENT STORES' ACCOUNTS RECEIVABLE

(in millions of dollars)

	Instalment		Regular Charge Accounts	T o t a l	
	C.S.A. ^{3/}	Other ^{4/}		Amount	Net Change Over Previous Year
	\$	\$	\$	\$	%
(end of month)					
1956 - September.....				209.5	
October.....				214.5	
November.....				221.0	
December.....				244.4	
1957 - January.....				233.6	
September (r).....	153.3	27.5	41.2	222.0	+ 6.0
October (r)....	156.5	28.1	42.7	227.3	+ 6.0
November (r)...	163.2	29.0	44.9	237.1	+ 7.3
December (p)...	173.2	34.7	54.1	262.0	+ 7.2
1958 - January (p)...	170.7	32.3	48.5	251.5	+ 7.7

(r) Revised

(p) Preliminary

^{3/} Conditional-sale agreements

^{4/} Deferred payment plans, such as revolving credit and budgeted charge accounts (included in the "charge" component before recent re-definition of the "instalment" component).

DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

Published by Authority of the Hon. Gordon Churchill, Minister of Trade and Commerce



Price: \$1.00 per year, 10¢ per copy

CREDIT STATISTICS

(Selected Holders)

FEBRUARY, 1958

Continuing its downward trend, consumer credit outstanding on the books of Sales Finance Companies⁽¹⁾ at February 28, 1958, amounted to an estimated \$752.5 million, a net decrease of 1.5 per cent since the end of January 1958. The value of paper purchased on consumer goods by Sales Finance Companies was 4.8 per cent less in February 1958 than in the corresponding month last year.

Consumer balances outstanding held by Licensees under the Small Loans Act declined 0.3 per cent from \$365.9 million at January 31, 1958, to \$364.8 million at February 28, 1958.

PERSONAL LOANS AND INSTALMENT CREDIT

held by Licensees under the Small Loans Act.

(in millions of dollars)

	Small Loans (2)	Large Loans	Instalment Credit	T o t a l	
				Amount	Net Change Over Previous Year
	\$	\$	\$	\$	%
<u>Balances Outstanding</u> (end of month)					
1956 - September				339.9	
October				338.9	
November				344.6	
December				355.2	
1957 - January	99.5	237.0	14.1	350.6	
February	110.2	224.3	14.0	348.5	
September	197.0	145.6	14.4	357.0	+ 5.0
October	204.4	135.9	14.6	354.9	+ 4.7
November	216.3	126.9	14.8	358.0	+ 3.9
December	235.0	117.9	15.2	368.1	+ 3.6
1958 - January (r)	240.8	110.1	15.0	365.9	+ 4.4
February (p) ...	245.8	104.3	14.7	364.8	+ 4.7

(r) Revised (p) Preliminary

(1) By D.B.S. definition "Sales Finance Companies" include, in addition to credit companies not licensed under the Small Loans Act, licensed companies whose instalment credit amounts to more than 50 per cent of their total credit.

(2) As of January 1, 1957, loans of \$1,500 or less; prior to that date, \$500 or less. (Amendment to the Small Loans Act).

Prepared in Industry and Merchandising Division,
Retail Trade Section.

6505-553-28

INSTALMENT CREDIT HELD BY SALES FINANCE COMPANIES

R e t a i l

	C o n s u m e r G o o d s					
	Passenger Cars			Other Consumer Goods	Total, Consumer Goods	
	New	Used	Total, New and Used		Amount	Net Change Over Previous Year
	(in millions of dollars)					%
<u>Balances Outstanding</u> (end of month)						
1956-September.....			637.4	137.1	774.5	
October.....					781.2	
November.....					778.5	
December.....			613.6	142.7	756.3	
1957-January.....					743.2	
February.....					736.4	
September.....			683.3	137.8	821.1	+ 6.0
October.....					814.1	+ 4.2
November.....					800.5	+ 2.8
December.....			638.6	140.2	778.8	+ 3.0
1958-January (r).....					763.7	+ 2.8
February (p).....					752.5	+ 2.2
<u>Value of Contracts</u> <u>Financed</u>						
1957-February--CANADA ⁽³⁾	22.8	21.4	44.2	10.0	54.2	
1958-February--CANADA..	21.4	21.6	43.0	8.6	51.6	- 4.8
Atlantic Provinces	1.2	1.4	2.6			
Quebec.....	5.6	4.6	10.2			
Ontario.....	8.8	8.9	17.7			
Manitoba.....	0.8	0.8	1.6			
Saskatchewan.....	0.9	0.9	1.8			
Alberta.....	2.1	2.3	4.4			
British Columbia..	2.0	2.7	4.7			
<u>Number of Contracts</u> <u>Financed</u>	(number of units)					
1957-February--CANADA ⁽³⁾	10,285	22,830	33,115			
1958-February--CANADA..	9,516	21,476	30,992			
Atlantic Provinces	568	1,676	2,244			
Quebec.....	2,371	4,312	6,683			
Ontario.....	4,040	8,859	12,899			
Manitoba.....	379	877	1,256			
Saskatchewan.....	391	963	1,354			
Alberta.....	868	2,339	3,207			
British Columbia..	899	2,450	3,349			

(r) Revised

(p) Preliminary

(3) Preliminary revision to the 1957 monthly figures on number and value of units financed has just been completed and will appear shortly in the annual publication "New Motor Vehicle Sales and Motor Vehicle Financing, 1957."

INSTALMENT CREDIT HELD BY SALES FINANCE COMPANIES

R e t a i l

	C o m m e r c i a l G o o d s					
	Commercial Vehicles			Other Commercial Goods	Total, Commercial Goods	
	New	Used	Total, New and Used		Amount	Net Change Over Previous Year
	(in millions of dollars)					%
<u>Balances Outstanding</u> (end of month)						
1956-September.....			137.0	128.8	265.8	
October.....					269.7	
November.....					277.8	
December.....			138.2	140.9	279.1	
1957-January.....					273.9	
February.....					269.1	
September.....			146.0	143.2	289.2	+ 8.8
October.....					284.5	+ 5.5
November.....					278.9	+ 4.0
December.....			137.1	136.3	273.4	- 2.0
1958-January (r).....					267.7	- 2.3
February (p).....					259.5	- 3.6
<u>Value of Contracts Financed</u>						
1957-February--CANADA ⁽³⁾	6.5	3.5	10.0	7.9	17.9	
1958-February--CANADA..	3.9	3.3	7.2	7.5	14.6	-18.4
Atlantic Provinces	0.3	0.3	0.6			
Quebec.....	1.0	0.6	1.6			
Ontario.....	1.3	0.8	2.1			
Manitoba.....	0.2	0.2	0.4			
Saskatchewan.....	0.2	0.1	0.3			
Alberta.....	0.6	0.6	1.2			
British Columbia..	0.3	0.7	1.0			
<u>Number of Contracts Financed</u>	(number of units)					
1957-February--CANADA ⁽³⁾	2,045	3,082	5,127			
1958-February--CANADA..	1,281	2,773	4,054			
Atlantic Provinces	121	339	460			
Quebec.....	340	538	878			
Ontario.....	403	774	1,177			
Manitoba.....	42	140	182			
Saskatchewan.....	70	153	223			
Alberta.....	174	435	609			
British Columbia..	131	394	525			

(r) Revised

(p) Preliminary

(3) Preliminary revision to the 1957 monthly figures on number and value of units financed has just been completed and will appear shortly in the annual publication "New Motor Vehicle Sales and Motor Vehicle Financing, 1957."

DEPARTMENT STORES' ACCOUNTS RECEIVABLE

(in millions of dollars)

	Instalment		Regular Charge Accounts	T o t a l	
	C.S.A. ⁽⁴⁾	Other ⁽⁵⁾		Amount	Net Change Over Previous Year
	\$	\$	\$	\$	%
(end of month)					
1956 - September.....				209.5	
October.....				214.5	
November.....				221.0	
December.....				244.4	
1957 - January.....				233.6	
September.....	153.3	27.5	41.2	222.0	+ 6.0
October.....	156.5	28.1	42.7	227.3	+ 6.0
November.....	163.2	29.0	44.9	237.1	+ 7.3
December (p)..	173.2	34.7	54.1	262.0	+ 7.2
1958 - January (p)...	170.7	32.3	48.5	251.5	+ 7.7
February	*	*	*	*	*

(p) Preliminary

* Not yet available

(4) Conditional-sale agreements

(5) Deferred payment plans, such as revolving credit and budgeted charge accounts (included in the "charge" component before recent re-definition of the "instalment" component).

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CREDIT STATISTICS

(Selected Holders)

MARCH, 1958

During March, there was a further contraction in consumer credit outstanding on the books of Sales Finance Companies⁽¹⁾. At March 31, balances on consumer goods amounted to an estimated \$746.5 million, a net decrease of 0.8 per cent since the end of February 1958 but 1.4 per cent above March 31 last year.

Consumer credit held by Licensees under the Small Loans Act (i.e., Small Loan Companies and Licensed Money Lenders) moved upward to an estimated \$363.3 million, slightly above the previous high at December 31, 1957.

PERSONAL LOANS AND INSTALMENT CREDIT

held by Licensees under the Small Loans Act.

(in millions of dollars)

	Small Loans (2)	Large Loans	Instalment Credit	T o t a l	
				Amount	Net Change Over Previous Year
	\$	\$	\$	\$	%
<u>Balances Outstanding</u>					
1957*- January 31	99.4	237.0	14.1	350.5	+ 23.2
February 28 ...	109.8	224.3	14.0	348.1	+ 20.5
March 31	122.3	211.3	14.1	347.7	+ 17.0
April 30	136.2	198.9	14.1	349.2	+ 13.7
May 31	149.2	187.0	14.3	350.5	+ 10.6
June 30	163.3	176.5	14.3	354.1	+ 8.5
July 31	176.6	163.7	14.4	354.7	+ 6.2
August 31	186.8	155.4	14.5	356.7	+ 4.8
September 30 ..	193.2	145.6	14.4	353.2	+ 3.9
October 31	200.0	135.9	14.6	350.5	+ 3.4
November 30 ...	211.1	126.9	14.8	352.8	+ 2.4
December 31 ...	229.3	118.0	15.2	362.5	+ 2.1
1958 - January 31 (r).	234.9	110.4	15.1	360.4	+ 2.8
February 28 (r)	239.8	104.4	14.9	359.1	+ 3.2
March 31 (p) ..	250.2	98.3	14.8	363.3	+ 4.5

* Final 1957 figures based on annual revision to the monthly series

(r) Revised (p) Preliminary

(1) By D.B.S. definition "Sales Finance Companies" include, in addition to credit companies not licensed under the Small Loans Act, licensed companies whose instalment credit amounts to more than 50 per cent of their total credit.

(2) As of January 1, 1957, loans of \$1,500 or less; prior to that date, \$500 or less. (Amendment to the Small Loans Act).

Prepared in Industry and Merchandising Division,
Retail Trade Section.

INSTALMENT CREDIT HELD BY SALES FINANCE COMPANIES

R e t a i l

	C o n s u m e r G o o d s					
	Passenger Cars			Other Consumer Goods	Total, Consumer Goods	
	New	Used	Total		Amount	Net Change Over Previous Year
	(in millions of dollars)					%
<u>Balances Outstanding</u>						
1956-October 31					781.2	
November 30					778.5	
December 31			613.6	142.7	756.3	
1957-January 31					743.2	
February 28					736.4	
March 31			601.4	135.1	736.5	
October 31					814.1	+ 4.2
November 30					800.5	+ 2.8
December 31			638.6	140.2	778.8	+ 3.0
1958-January 31					763.7	+ 2.8
February 28					752.5	+ 2.2
March 31 (p)			610.6	135.9	746.5	+ 1.4
<u>Value of Contracts Financed</u>						
1957-March - CANADA (3)	29.5	29.1	58.6	10.8	69.4	
1958-March - CANADA	28.5	28.5	57.0	14.9	71.9	+ 3.6
Atlantic Provinces	1.6	2.0	3.6			
Quebec	8.0	6.3	14.3			
Ontario	11.5	11.7	23.2			
Manitoba	1.0	1.1	2.1			
Saskatchewan	1.1	1.2	2.3			
Alberta	2.7	3.0	5.7			
British Columbia	2.6	3.2	5.8			
<u>Estimated Repayments</u>						
1956-October-December			175.8	43.4	219.2	
1957-January-March			157.2	39.7	196.9	
October-December (r) ...			190.3	42.4	232.7	+ 6.2
1958-January-March (p)			173.2	37.9	211.1	+ 7.2
<u>Number of Contracts Financed</u>	(number of units)					
1957-March - CANADA (3)	13,375	31,209	44,584			
1958-March - CANADA	12,674	28,768	41,442			
Atlantic Provinces	772	2,336	3,108			
Quebec	3,379	5,982	9,361			
Ontario	5,312	11,950	17,262			
Manitoba	458	1,134	1,592			
Saskatchewan	480	1,332	1,812			
Alberta	1,181	3,105	4,286			
British Columbia	1,092	2,929	4,021			

(r) Revised (p) Preliminary

(3) Preliminary revision to the 1957 monthly figures on number and value of units financed has just been completed and will appear shortly in the annual publication "New Motor Vehicle Sales and Motor Vehicle Financing, 1957."

INSTALMENT CREDIT HELD BY SALES FINANCE COMPANIES

R e t a i l

	C o m m e r c i a l G o o d s					
	Commercial Vehicles			Other Commercial Goods	Total, Commercial Goods	
	New	Used	Total		Amount	Net Change Over Previous Year
	(in millions of dollars)					%
<u>Balances Outstanding</u>						
1956-October 31					269.7	
November 30					277.8	
December 31			138.2	140.9	279.1	
1957-January 31					273.9	
February 28					269.1	
March 31			135.3	134.3	269.6	
October 31					284.5	+ 5.5
November 30					278.9	+ 4.0
December 31			137.1	136.3	273.4	- 2.0
1958-January 31					267.7	- 2.3
February 28					259.5	- 3.6
March 31 (p)			126.9	129.6	256.5	- 4.9
<u>Value of Contracts Financed</u>						
1957-March - CANADA (3)	7.7	4.1	11.8	9.2	21.0	
1958-March - CANADA	5.2	4.4	9.6	9.8	19.4	- 7.6
Atlantic Provinces	0.3	0.3	0.6			
Quebec	1.2	1.1	2.3			
Ontario	1.9	1.2	3.1			
Manitoba	0.2	0.1	0.3			
Saskatchewan	0.3	0.2	0.5			
Alberta	0.8	0.6	1.4			
British Columbia	0.5	0.9	1.4			
<u>Estimated Repayments</u>						
1956-October-December			38.8	25.1	63.9	
1957-January-March			35.7	30.7	66.4	
October-December (r) ..			38.3	36.3	74.6	+16.7
1958-January-March (p)			35.5	32.6	68.1	+ 2.6
<u>Number of Contracts Financed</u>						
	(number of units)					
1957-March - CANADA (3)	2,527	3,928	6,455			
1958-March - CANADA	1,649	3,656	5,305			
Atlantic Provinces	119	411	530			
Quebec	443	762	1,205			
Ontario	555	1,028	1,583			
Manitoba	41	131	172			
Saskatchewan	102	218	320			
Alberta	242	591	833			
British Columbia	147	515	662			

(r) Revised (p) Preliminary

(3) Preliminary revision to the 1957 monthly figures on number and value of units financed has just been completed and will appear shortly in the annual publication "New Motor Vehicle Sales and Motor Vehicle Financing, 1957."

DEPARTMENT STORES' ACCOUNTS RECEIVABLE

(in millions of dollars)

	Instalment		Regular Charge Accounts	T o t a l	
	C.S.A. ⁽⁴⁾	Other ⁽⁵⁾		Amount	Net Change Over Previous Year
	\$	\$	\$	\$	%
1956-October 31				214.5	
November 30				221.0	
December 31				244.4	
1957-January 31				233.6	
February 28				222.6	
October 31	156.5	28.1	42.7	227.3	+ 6.0
November 30	163.2	29.0	44.9	237.1	+ 7.3
December 31 (r) ..	173.0	34.6	54.2	261.8	+ 7.1
1958-January 31 (r) ..	170.5	32.2	46.2	248.9	+ 6.5
February 28 (p) ..	166.3	29.9	41.0	237.2	+ 6.6
March 31	*	*	*	*	*

(r) Revised (p) Preliminary * Not yet available

(4) Conditional-sale agreements

(5) Deferred payment plans such as revolving credit and budgeted charge accounts (included in the "charge" component before re-definition of the "instalment" component).

INSTALMENT CREDIT HELD BY SALES FINANCE COMPANIES

R e t a i l

	October-December 1957	January-March 1958
	(no. of months)	
<u>Average Repayment Term</u>		
New Motor Vehicles (passenger and commercial)	24.2 ^r	23.3
Used Motor Vehicles (passenger and commercial)	16.8	17.0
Consumer Goods (other than passenger cars)	19.6	19.5
Commercial Goods (other than vehicles)	23.7 ^r	23.9

W h o l e s a l e

	T o t a l		
	1958	1957	1956
	(in millions of dollars)		
<u>Value of Contracts Financed</u>			
October-December		240.5 ^r	267.8
January-March	280.9	347.8	
<u>Balances Outstanding</u>			
December 31		203.2 ^r	181.6
March 31	226.8	260.7	

(r) Revised

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CREDIT STATISTICS

(Selected Holders)

APRIL, 1958

During April, consumer credit outstanding on the books of Sales Finance Companies showed its first upturn (+ 1.7 per cent) after month-by-month contractions since last August. The April 30 level, estimated at \$759.9 million, was nearly the same as the level a year ago.

Balances outstanding on the books of Licensees under the Small Loans Act (Licensed Money Lenders and Small Loan Companies), following a net increase of 2.0 per cent during April, amounted to an estimated \$370.7 million, 6.2 per cent higher than those at April 30, 1957. Department stores' accounts receivable at April 30 were 5.5 per cent higher than those on the corresponding date a year ago.

Table 1. - Personal Loans and Instalment Credit

held by Licensees under the Small Loans Act (1)

(in millions of dollars)

	Personal Loans (2)		Instalment (4) Credit	T o t a l	
	Small Loans (3)	Large Loans		Amount	Net Change Over Previous Year
	\$	\$	\$	\$	%
<u>Balances Outstanding</u>					
1957 - January 31	99.4	237.0	14.1	350.5	+23.2
February 28	109.8	224.3	14.0	348.1	+20.5
March 31	122.3	211.3	14.1	347.7	+17.0
April 30	136.2	198.9	14.1	349.2	+13.7
1958 - January 31 (r) .	234.9	111.5	15.1	361.5	+ 3.1
February 28 (r) .	239.8	105.6	14.9	360.3	+ 3.5
March 31 (r) ...	248.5	100.2	14.8	363.5	+ 4.5
April 30 (p) ...	259.2	96.4	15.1	370.7	+ 6.2

(r) Revised

(p) Preliminary

(1) Including affiliated companies engaged in making personal loans.

(2) Cash loans without conditional-sale agreements but usually repaid in instalments.

(3) As of January 1, 1957, loans of \$1,500 or less; prior to that date, \$500 or less. (Amendment to the Small Loans Act).

(4) Conditional-sale agreements and other contracts. Not included are the outstanding contracts of those companies licensed under the Small Loans Act which are engaged to a greater extent in financing than in making cash loans. Such credit is included in the Sales Finance Companies' figures.

6505-553-48

Prepared in Industry and Merchandising Division,
Retail Trade Section.

Table 2. - Instalment Credit Held by Sales Finance Companies

R e t a i l

	C o n s u m e r G o o d s					
	Passenger Cars			Other Consumer Goods	Total, Consumer Goods	
	New	Used	Total		Amount	Net Change Over Previous Year
	(in millions of dollars)					%
<u>Balances Outstanding</u>						
1956-October 31					781.2	
November 30					778.5	
December 31			613.6	142.7	756.3	
1957-January 31					743.2	
February 28					736.4	
March 31			601.4	135.1	736.5	
April 30					756.5	
.						
October 31					814.1	+ 4.2
November 30					800.5	+ 2.8
December 31			638.6	140.2	778.8	+ 3.0
1958-January 31					763.7	+ 2.8
February 28					752.5	+ 2.2
March 31 (r)			611.6	135.9	747.5	+ 1.5
April 30 (p)					759.9	+ 0.4
<u>Value of Contracts Financed</u>						
1957-April - CANADA (5)	39.3	35.4	74.7	11.9	86.6	
1958-April - CANADA	36.0	35.8	71.8	12.4	84.2	- 2.8
Atlantic Provinces	2.6	2.8	5.4			
Quebec	10.8	9.3	20.1			
Ontario	13.7	13.5	27.2			
Manitoba	1.4	1.5	2.9			
Saskatchewan	1.5	1.6	3.1			
Alberta	3.4	3.7	7.1			
British Columbia	2.6	3.4	6.0			
<u>Number of Contracts Financed</u>						
	(number of units)					
1957-April - CANADA (5)	17,699	37,728	55,427			
1958-April - CANADA	15,858	36,594	52,452			
Atlantic Provinces	1,179	3,301	4,480			
Quebec	4,540	8,972	13,512			
Ontario	6,256	13,961	20,217			
Manitoba	622	1,528	2,150			
Saskatchewan	701	1,805	2,506			
Alberta	1,459	3,884	5,343			
British Columbia	1,101	3,143	4,244			

(r) Revised (p) Preliminary

(5) Preliminary revision. Final revisions for 1957 will be based on annual survey.

Table 3. - Instalment Credit Held by Sales Finance Companies

R e t a i l

	C o m m e r c i a l G o o d s					
	Commercial Vehicles			Other Commercial Goods	Total, Commercial Goods	
	New	Used	Total		Amount	Net Change Over Previous Year
	(in millions of dollars)					%
<u>Balances Outstanding</u>						
1956-October 31					269.7	
November 30					277.8	
December 31			138.2	140.9	279.1	
1957-January 31					273.9	
February 28					269.1	
March 31			135.3	134.3	269.6	
April 30					274.3	
.						
October 31					284.5	+ 5.5
November 30					278.9	+ 4.0
December 31			137.1	136.3	273.4	- 2.0
1958-January 31					267.7	- 2.3
February 28					259.5	- 3.6
March 31 (r)			127.4	129.6	257.0	- 4.7
April 30 (p).....					258.1	- 5.9
<u>Value of Contracts Financed</u>						
1957-April - CANADA (5)	9.3	4.9	14.2	13.2	27.4	
1958-April - CANADA	6.4	5.2	11.6	13.5	25.1	- 8.4
Atlantic Provinces	0.6	0.5	1.1			
Quebec	1.4	1.0	2.4			
Ontario	2.1	1.4	3.5			
Manitoba	0.3	0.2	0.5			
Saskatchewan	0.3	0.3	0.6			
Alberta	1.0	0.8	1.8			
British Columbia	0.7	1.0	1.7			
<u>Number of Contracts Financed</u>						
(number of units)						
1957-April - CANADA (5)	2,973	4,838	7,811			
1958-April - CANADA	2,026	4,510	6,536			
Atlantic Provinces	242	605	847			
Quebec	474	869	1,343			
Ontario	618	1,242	1,860			
Manitoba	78	201	279			
Saskatchewan	128	324	452			
Alberta	307	739	1,046			
British Columbia	179	530	709			

(r) Revised (p) Preliminary

(5) Preliminary revision. Final revisions for 1957 will be based on annual survey.

Table 4. - Department Stores' Accounts Receivable
(in millions of dollars)

	Instalment		Regular Charge Accounts	T o t a l	
	C.S.A. (6)	Other (7)		Amount	Net Change Over Previous Year
	\$	\$	\$	\$	%
1956-October 31				214.5	
November 30				221.0	
December 31				244.4	
1957-January 31				233.6	
February 28				222.6	
March 31				214.5	
April 30				219.6	
.					
October 31	156.5	28.1	42.7	227.3	+ 6.0
November 30	163.2	29.0	44.9	237.1	+ 7.3
December 31 (r) .	172.9	36.0	52.7	261.6	+ 7.0
1958-January 31 (r) ..	169.6	33.5	43.7	246.8	+ 5.7
February 28 (r) .	165.1	31.1	39.0	235.2	+ 5.7
March 31 (p)	163.0	30.3	38.0	231.3	+ 7.8
April 30 (p)	163.3	30.0	38.3	231.6	+ 5.5

(r) Revised (p) Preliminary

(6) Conditional-sale agreements

(7) Deferred payment plans such as revolving credit and budgeted charge accounts (included in the "charge" component before re-definition of the "instalment" component)

DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

Published by Authority of the Hon. Gordon Churchill, Minister of Trade and Commerce



May, 1958

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CREDIT STATISTICS

(Selected Holders)

Included in this report are final revisions to the 1957 monthly estimates of Sales Finance Companies' instalment credit and preliminary revisions for the first four months of 1958, based on the regular Annual Survey. (See annual report on "Sales Financing, 1957.")

At May 31, balances outstanding on the books of Sales Finance Companies amounted to an estimated \$772.4 million, 1.1 per cent below the level of those at May 31, 1957. Outstandings on the books of Companies Licensed under the Small Loans Act and Department Stores' receivable were higher by 7.0 per cent and 5.6 per cent respectively than those on the corresponding date a year ago.

Retail Instalment Credit, by holder

(Estimated amounts outstanding, in millions of dollars)

	Selected Financial Institutions		Retail Outlets				Total	
	Sales Finance Companies	Licensees, Small Loans Act	Dept. Stores		Motor Vehicle Dealers	Other	Amount	% Change
			C.S.A.	Other				
	\$	\$	\$	\$	\$	\$	\$	%
<u>1957</u>								
March 31	1,009.9	14.1	149.3	27.1	24.5	227.1	1,452.0	
June 30	1,095.8	14.3	150.3	28.5	27.2	232.1	1,548.2	
September 30 .	1,121.7	14.4	153.3	27.5	26.8	238.0	1,581.7	
December 31 (p)	1,067.4	15.2	173.0	34.6	23.5	249.7	1,563.4	
<u>1958</u>								
January 31 ...	1,047.3	15.1	169.6	33.5				
February 28 ..	1,027.8	14.9	165.1	31.1				
March 31 (p) ..	1,019.5	14.8	163.0	30.3	22.7	235.2	1,485.5	+ 2.3
April 30 (p) ..	1,033.8	15.1	163.3	30.0				
May 31 (p) ...	1,053.6	15.4	163.1	29.7				

Note: See footnotes on following pages for explanations of headings used in this summary table.

(p) Preliminary

6505-553-58

Prepared in Industry and Merchandising Division,
Retail Trade Section.

Retail Instalment Credit held by Sales Finance Companies

(Estimated extensions, balances outstanding, and repayments,
in millions of dollars)

	Consumer Goods				Commercial Goods			
	Passenger Cars	Other	Total		Commercial Vehicles	Other	Total	
			Amount	% Change			Amount	% Change
	\$	\$	\$	%	\$	\$	\$	%
Value of Contracts Financed								
1958								
January (r)...	45.2	13.4	58.6	+ 7.9	8.5	9.3	17.8	- 3.3
February (r) ..	43.0	11.4	54.4	+ 0.2	7.2	8.0	15.2	-17.8
March (r)	57.0	13.1	70.1	+ 1.2	9.6	9.9	19.5	- 4.4
First Quarter	145.2	37.9	183.1	+ 2.9	25.3	27.2	52.5	- 8.4
April (r)	71.8	14.1	85.9	- 1.6	11.6	14.0	25.6	- 9.5
May	70.3	15.4	85.7	-11.2	13.8	16.1	29.9	-15.1
Balances Outstanding								
1958								
January 31 (r)	606.8	140.9	763.7	+ 2.8	126.9	144.9	283.6	+ 3.1
February 28 (r)			752.0	+ 2.1			275.8	+ 1.6
March 31 (r) ..			747.7	+ 1.5			271.8	- 0.5
April 30 (r) ..			760.2	+ 0.4			273.6	- 2.0
May 31			772.4	- 1.1			281.2	- 2.9
Repayments								
1958								
January (r) ..			74.5	+10.4			22.0	- 1.8
February (r) .			66.1	+10.8			23.0	+ 4.1
March (r)			74.4	+ 8.1			23.5	+25.7
First Quarter	173.9	41.1	215.0	+ 8.9	33.6	34.9	68.5	+ 8.4
April (r)			73.4	+ 9.2			23.8	+ 6.3
May			73.5	+ 1.9			22.3	- 9.7

(r) Revised

Retail Instalment Credit extended by Sales Finance Companies

3

(Estimated number of units and value of motor vehicle contracts
financed, in thousands of dollars)

	Number of Units			Amount of Financing (\$'000)		
	May 1957*	May 1958	% Change 1958/57	May 1957*	May 1958	% Change 1958/57
New Passenger Cars						
Atlantic Provinces	1,538	1,083	-29.6	3,082	2,247	-27.1
Quebec	5,169	4,243	-17.9	12,195	10,215	-16.2
Ontario	7,274	6,159	-15.3	15,787	13,543	-14.2
Manitoba	886	615	-30.6	1,992	1,404	-29.5
Saskatchewan	795	642	-19.2	1,744	1,441	-17.4
Alberta	2,121	1,546	-27.1	4,894	3,570	-27.1
British Columbia ¹	1,679	1,113	-33.7	4,003	2,680	-33.1
Canada	19,462	15,401	-20.9	43,697	35,100	-19.7
New Commercial Vehicles						
Atlantic Provinces	327	219	-33.0	859	629	-26.8
Quebec	895	542	-39.4	2,949	1,715	-41.8
Ontario	965	695	-28.0	3,266	2,685	-17.8
Manitoba	139	89	-36.0	584	367	-37.2
Saskatchewan	241	146	-39.4	914	509	-44.3
Alberta	592	314	-47.0	2,209	1,219	-44.8
British Columbia ¹	408	183	-55.1	1,830	760	-58.5
Canada	3,567	2,188	-38.7	12,611	7,884	-37.5
Used Passenger Cars						
Atlantic Provinces	3,815	3,108	-18.5	3,227	2,657	-17.7
Quebec	9,985	9,031	- 9.6	9,893	9,097	- 8.0
Ontario	16,347	13,802	-15.6	14,772	13,550	- 8.3
Manitoba	1,698	1,510	-11.1	1,594	1,537	- 3.6
Saskatchewan	1,798	1,778	- 1.1	1,491	1,588	+ 6.5
Alberta	3,952	3,629	- 8.2	3,610	3,491	- 3.3
British Columbia ¹	3,889	3,139	-19.3	4,161	3,271	-21.4
Canada	41,484	35,997	-13.2	38,748	35,191	- 9.2
Used Commercial Vehicles						
Atlantic Provinces	814	613	-24.7	646	475	-26.5
Quebec	1,207	993	-17.7	1,228	1,253	+ 2.0
Ontario	1,533	1,159	-24.4	1,599	1,394	-12.8
Manitoba	292	193	-33.9	404	257	-36.4
Saskatchewan	378	324	-14.3	394	348	-11.7
Alberta	786	716	- 8.9	977	882	- 9.7
British Columbia ¹	595	574	- 3.5	989	1,313	-32.8
Canada	5,605	4,572	-18.4	6,237	5,922	- 5.1

¹ Includes Yukon and Northwest Territories.

* Final revision between "new" motor vehicles and "used" motor vehicles separately has not been possible on the basis of the annual survey.

Cash Personal Loans and Instalment Credit held by Companies Licensed under the Small Loans Act²

(Estimated amounts outstanding, in millions of dollars)

	Cash Loans		Instalment ⁴ Credit	Total	
	Small Loans ³	Large Loans		Amount	% Change
	\$	\$	\$	\$	%
<u>Balances Outstanding</u>					
1957 - January 31 ...	99.4	237.0	14.1	350.5	
February 28 ..	109.8	224.3	14.0	348.1	
March 31	122.3	211.3	14.1	347.7	
April 30	136.2	198.9	14.1	349.2	
May 31	149.2	187.0	14.3	350.5	
1958 - January 31 ...	234.9	111.5	15.1	361.5	+ 3.1
February 28 ..	239.8	105.6	14.9	360.3	+ 3.5
March 31	248.5	100.2	14.8	363.5	+ 4.5
April 30	259.2	96.4	15.1	370.7	+ 6.2
May 31 (p) ...	266.5	93.0	15.4	374.9	+ 7.0

² Including affiliated companies engaged in making cash loans.

³ As of January 1, 1957, cash loans up to \$1,500; prior to that date, loans up to \$500. (Amendment to the Small Loans Act).

⁴ Not included are the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such balances are included in the Sales Finance Companies' figures.

Accounts Receivable held by Department Stores

	Instalment Receivables		Charge Receivables	Total	
	C.S.A. ⁵	Other ⁶		Amount	% Change
	\$	\$	\$	\$	%
1958 - January 31 (r)	169.6	33.5	43.7	246.8	+ 5.7
February 28 (r)	165.1	31.1	39.0	235.2	+ 5.7
March 31 (p) ..	163.0	30.3	38.0	231.3	+ 7.8
April 30 (p) ..	163.3	30.0	38.3	231.6	+ 5.5
May 31 (p)	163.1	29.7	39.7	232.5	+ 5.6

⁵ Conditional-sale agreements

⁶ Other deferred payment plans, such as revolving credit and budgeted charge accounts.

(p) Preliminary

(r) Revised

Revisions to 1957 Monthly Estimates of Paper Purchased

(dollar values in thousands)

Month 1957	Motor Vehicles						Other	Total
	New		Used		Total, New + Used			
	No.of Units	Value	No.of Units	Value	No.of Units	Value	Value	Value
	C o n s u m e r G o o d s							
January ...	10,499	23,364	20,088	18,850	30,587	42,214	12,081	54,295
February ..	10,287	22,803	22,847	21,420	33,134	44,223	10,027	54,250
March	13,374	29,533	31,226	29,068	44,600	58,601	10,661	69,262
April	17,699	39,318	37,746	35,315	55,445	74,633	12,672	87,305
May	19,472	43,719	41,503	38,706	60,975	82,425	14,043	96,468
June	16,549	37,174	37,309	35,126	53,858	72,300	17,597	89,897
July	19,237	43,402	40,911	38,269	60,148	81,671	14,084	95,755
August	16,142	36,846	34,965	33,023	51,107	69,869	12,826	82,695
September .	13,984	31,328	28,713	27,132	42,697	58,460	18,369	76,829
October ...	13,233	29,255	28,533	27,348	41,766	56,603	15,224	71,827
November ..	11,157	24,960	22,453	21,088	33,610	46,048	14,241	60,289
December ..	10,301	23,575	19,847	19,053	30,148	42,628	18,914	61,542
Total .	171,934	385,277	366,141	344,398	538,075	729,675	170,739	900,414
	C o m m e r c i a l G o o d s							
January ...	2,297	7,878	2,743	2,999	5,040	10,877	7,517	18,394
February ..	2,046	6,513	3,066	3,392	5,112	9,905	8,638	18,543
March	2,528	7,712	3,920	3,999	6,448	11,711	8,667	20,378
April	2,974	9,266	4,826	4,885	7,800	14,151	14,119	28,270
May	3,579	12,585	5,597	6,185	9,176	18,771	16,381	35,152
June	2,908	10,335	4,571	5,045	7,479	15,380	16,793	32,173
July	2,629	9,041	4,807	5,230	7,436	14,271	14,827	29,098
August	2,337	7,838	4,259	4,398	6,596	12,236	13,293	25,529
September .	2,285	6,950	4,085	4,204	6,370	11,154	11,846	23,000
October ...	2,199	6,465	4,014	4,451	6,213	10,916	11,587	22,503
November ..	1,747	4,986	3,319	3,950	5,066	8,936	10,594	19,530
December ..	1,604	5,161	2,973	3,899	4,577	9,060	8,947	18,007
Total .	29,133	94,730	48,180	52,637	77,313	147,368	143,209	290,577

Retail Instalment Credit Held by Sales Finance Companies
Revisions to 1957 Monthly Estimates of Balances Outstanding

(in thousands of dollars)

1957 (end of month)	Consumer Goods			Commercial Goods			Total, All Goods
	Passenger Cars--New and Used	Other	Total	Commercial Vehicles-- New and Used	Other	Total	
January ...			743,134			275,103	1,018,237
February ..			736,268			271,501	1,007,769
March	600,629	136,075	736,704	134,826	138,374	273,200	1,009,904
April			756,764			279,105	1,035,869
May			781,130			289,606	1,070,736
June	658,158	137,850	796,008	144,652	155,148	299,800	1,095,808
July			815,862			302,501	1,118,363
August			825,928			302,607	1,128,535
September .	680,987	140,725	821,712	144,578	155,422	300,000	1,121,712
October ...			814,760			296,504	1,111,264
November ..			801,226			292,105	1,093,331
December ..	635,485	144,091	779,576	135,199	152,628	287,827	1,067,403

Revisions to 1957 Monthly Estimates of Repayments onRetail Instalment Credit Extended

(in thousands of dollars)

Month 1957	Consumer Goods			Commercial Goods			Total, All Goods
	Passenger Cars--New and Used	Other	Total	Commercial Vehicles-- New and Used	Other	Total	
January			67,465			22,363	89,828
February			61,116			22,145	83,261
March			68,826			18,679	87,505
First Quarter.	158,034	39,373	197,407	35,883	27,304	63,187	260,594
April			67,245			22,365	89,610
May			72,102			24,651	96,753
June			75,019			21,979	96,998
Second Quarter	171,829	42,537	214,366	38,476	30,519	68,995	283,361
July			75,901			26,397	102,298
August			72,629			25,423	98,052
September			81,045			25,607	106,652
Third Quarter.	187,171	42,404	229,575	37,735	39,692	77,427	307,002
October			78,779			25,999	104,778
November			73,823			23,929	97,752
December			83,192			22,285	105,477
Fourth Quarter	190,781	45,013	235,794	38,291	33,922	72,213	308,007

Sales Finance Companies' Wholesale Instalment Credit
Revisions to Quarterly Estimates of Paper Purchased
and Balances Outstanding

(in millions of dollars)

	Paper Purchased during quarter	Balances Outstanding end of quarter
<u>1957</u>		
First Quarter	346.0	260.5
Second Quarter	378.4	252.7
Third Quarter	221.8	180.9
Fourth Quarter	238.7	202.0
<u>1958</u>		
First Quarter	278.6	227.2

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CREDIT STATISTICS

(Selected Holders)

At June 30, consumer balances outstanding on the books of Sales Finance Companies amounted to an estimated \$776.4 million following a slight net increase (0.5 per cent) since May 31. Their level remained 2.5 per cent below that of June 30, 1957, due to lower extensions on auto paper and higher total repayments than in June last year.

Consumer credit held by Licensees under the Small Loans Act, which has been increasing by 1-2 per cent since March, amounted to an estimated \$380.8 million at June 30, 7.5 per cent above the amount outstanding at the corresponding date last year. Accounts receivable held by Department Stores at June 30 were 3.5 per cent higher.

Retail Instalment Credit, by holder

(Estimated amounts outstanding, in millions of dollars)

	Selected Financial Institutions		Retail Outlets				Total	
	Sales Finance Companies	Licensees, Small Loans Act	Dept. Stores		Motor Vehicle Dealers	Other	Amount	% Change 1958/57
			C.S.A.	Other				
	\$	\$	\$	\$	\$	\$	\$	%
<u>1957</u>								
March 31	1,009.9	14.1	149.3	27.1	24.5	227.1	1,452.0	
June 30	1,095.8	14.3	150.3	28.5	27.2	232.1	1,548.2	
September 30 .	1,121.7	14.4	153.3	27.5	26.8	238.0	1,581.7	
December 31 (r)	1,067.4	15.2	172.9	36.0	23.4	254.0	1,568.9	
<u>1958</u>								
January 31 ...	1,047.3	15.1	169.6	33.5				
February 28 ..	1,027.8	14.9	165.1	31.1				
March 31 (r) .	1,019.5	14.8	161.6	30.8	22.8	238.0	1,487.5	+ 2.4
April 30 (r) .	1,033.8	15.1	161.4	30.5				
May 31 (r) ...	1,053.6	15.4	161.7	30.2				
June 30 (p) ..	1,057.1	15.8	159.4	29.7				

Note: See footnotes on following pages for explanations of headings used in this summary table.

(r) Revised

(p) Preliminary

Prepared in Industry and Merchandising Division,
Retail Trade Section.

6505-340: 10-6-58

Retail Instalment Credit held by Sales Finance Companies

(Estimated extensions, balances outstanding, and repayments,
in millions of dollars)

	Consumer Goods				Commercial Goods			
	Passenger Cars	Other	Total		Commercial Vehicles	Other	Total	
			Amount	% Change 1958/57			Amount	% Change 1958/57
	\$	\$	\$	%	\$	\$	\$	%
Value of Contracts Financed								
<u>1958</u>								
January	45.2	13.4	58.6	+ 7.9	8.5	9.3	17.8	- 3.3
February	43.0	11.4	54.4	+ 0.2	7.2	8.0	15.2	-17.8
March	57.0	13.1	70.1	+ 1.2	9.6	9.9	19.5	- 4.4
First Quarter	145.2	37.9	183.1	+ 2.9	25.3	27.2	52.5	- 8.4
April	71.8	14.1	85.9	- 1.6	11.6	14.0	25.6	- 9.5
May	70.3	15.4	85.7	-11.2	13.8	16.1	29.9	-15.1
June (p)	67.4	14.0	81.4	- 9.5	11.7	14.3	26.0	-19.2
Second Quarter	209.5	43.5	253.0	- 7.6	37.1	44.4	81.5	-14.7
Balances Outstanding								
<u>1958</u>								
January 31 ...			763.7	+ 2.8			283.6	+ 3.1
February 28 ..			752.0	+ 2.1			275.8	+ 1.6
March 31	606.8	140.9	747.7	+ 1.5	126.9	144.9	271.8	- 0.5
April 30			760.2	+ 0.4			273.6	- 2.0
May 31			772.4	- 1.1			281.2	- 2.9
June 30 (p) ..	636.3	140.1	776.4	- 2.5	125.0	155.7	280.7	- 6.4
Repayments								
<u>1958</u>								
January			74.5	+10.4			22.0	- 1.8
February			66.1	+10.8			23.0	+ 4.1
March			74.4	+ 8.1			23.5	+25.7
First Quarter	173.9	41.1	215.0	+ 8.9	33.6	34.9	68.5	+ 8.4
April			73.4	+ 9.2			23.8	+ 6.3
May			73.5	+ 1.9			22.3	- 9.7
June (p)			77.4	+ 3.2			26.5	+20.6
Second Quarter	180.0	44.3	224.3	+ 4.6	39.0	33.6	72.6	+5.2

(p) Preliminary

Note: wholesale financing by sales finance companies amounted to \$342.3 million in the second quarter of 1958 and balances outstanding at June 30, 1958, on wholesale financing were \$215.5 million.

Retail Instalment Credit extended by Sales Finance Companies

(Estimated number of units and value of motor vehicle contracts
financed, in thousands of dollars)

	Number of Units			Amount of Financing (\$'000)		
	June 1957 *	June 1958	% Change 1958/57	June 1957 *	June 1958	% Change 1958/57
New Passenger Cars						
Atlantic Provinces	1,310	997	-23.9	2,691	2,024	-24.8
Quebec	4,265	3,832	-10.2	10,199	9,053	-11.2
Ontario	6,226	6,110	- 1.9	13,541	13,613	+ 0.5
Manitoba	720	645	-10.4	1,544	1,419	- 8.1
Saskatchewan	735	638	-13.2	1,610	1,421	-11.7
Alberta	1,922	1,509	-21.5	4,278	3,539	-17.3
British Columbia ¹	1,369	1,124	-17.9	3,291	2,719	-17.4
Canada	16,547	14,855	-10.2	37,154	33,788	- 9.1
New Commercial Vehicles						
Atlantic Provinces	282	172	-39.0	733	471	-35.7
Quebec	661	466	-29.5	2,412	1,505	-37.6
Ontario	811	679	-16.3	2,805	2,148	-23.4
Manitoba	117	77	-34.2	459	346	-24.6
Saskatchewan	244	113	-53.7	837	594	-29.0
Alberta	460	310	-32.6	1,613	1,169	-27.5
British Columbia ¹	332	160	-51.8	1,502	735	-51.1
Canada	2,907	1,977	-32.0	10,361	6,968	-32.7
Used Passenger Cars						
Atlantic Provinces	3,528	2,954	-16.3	3,046	2,564	-15.8
Quebec	8,812	8,187	- 7.1	8,727	8,458	- 3.1
Ontario	14,327	13,222	- 7.7	13,169	12,947	- 1.7
Manitoba	1,591	1,525	- 4.1	1,481	1,486	+ 0.3
Saskatchewan	1,725	1,721	- 0.2	1,429	1,525	+ 6.7
Alberta	3,821	3,831	+ 0.3	3,525	3,700	+ 5.0
British Columbia ¹	3,487	2,775	-20.4	3,784	2,942	-22.3
Canada	37,291	34,215	- 8.2	35,161	33,622	- 4.4
Used Commercial Vehicles						
Atlantic Provinces	663	544	-17.9	529	428	-19.1
Quebec	1,003	865	-13.8	1,050	1,024	- 2.5
Ontario	1,180	1,103	- 6.5	1,221	1,279	+ 4.8
Manitoba	253	164	-35.2	288	169	-41.3
Saskatchewan	284	259	- 8.8	270	231	-14.4
Alberta	681	540	-20.7	838	646	-22.9
British Columbia ¹	515	415	-19.4	917	966	+ 5.3
Canada	4,579	3,890	-15.0	5,113	4,743	- 7.2

¹ Includes Yukon and Northwest Territories.

* Final revision between "new" motor vehicles and "used" motor vehicles separately has not been possible on the basis of the annual survey.

**Cash Personal Loans and Instalment Credit
held by Companies Licensed under the Small Loans Act²**

(Estimated amounts outstanding, in millions of dollars)

	Cash Loans		Instalment ⁴ Credit	Total	
	Small Loans ³	Large Loans		Amount	% Change 1958/57
	\$	\$	\$	\$	%
<u>Balances Outstanding</u>					
1957 - January 31	99.4	237.0	14.1	350.5	
February 28 ...	109.8	224.3	14.0	348.1	
March 31	122.3	211.3	14.1	347.7	
April 30	136.2	198.9	14.1	349.2	
May 31	149.2	187.0	14.3	350.5	
June 30	163.3	176.5	14.3	354.1	
1958 - January 31	234.9	111.5	15.1	361.5	+ 3.1
February 28 ...	239.8	105.6	14.9	360.3	+ 3.5
March 31	248.5	100.2	14.8	363.5	+ 4.5
April 30	259.2	96.4	15.1	370.7	+ 6.2
May 31 ...:.....	266.5	93.0	15.4	374.9	+ 7.0
June 30 (p) ...	274.9	90.1	15.8	380.8	+ 7.5

² Including affiliated companies engaged in making cash loans.

³ As of January 1, 1957, cash loans up to \$1,500; prior to that date, loans up to \$500. (Amendment to the Small Loans Act).

⁴ Not included are the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such balances are included in the Sales Finance Companies' figures.

Accounts Receivable held by Department Stores

	Instalment Receivables		Charge Receivables	Total	
	C.S.A. ⁵	Other ⁶		Amount	% Change 1958/57
	\$	\$	\$	\$	%
1958 - January 31	169.6	33.5	43.7	246.8	+ 5.7
February 28 ...	165.1	31.1	39.0	235.2	+ 5.7
March 31 (r) ..	161.6	30.8	38.8	231.2	+ 7.8
April 30 (r) ..	161.4	30.5	39.6	231.5	+ 5.4
May 31 (r)	161.7	30.2	40.5	232.4	+ 5.6
June 30 (p) ...	159.4	29.7	39.4	228.5	+ 3.5

⁵ Conditional-sale agreements

⁶ Other deferred payment plans, such as revolving credit and budgeted charge accounts.

(p) Preliminary

(r) Revised

DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

Published by Authority of the Hon. Gordon Churchill, Minister of Trade and Commerce



LIBRARY

July, 1958

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Price: \$1.00 per year, 10¢ per copy

CREDIT STATISTICS

(Selected Holders)

At July 31, consumer balances outstanding on the books of Sales Finance Companies amounted to an estimated \$779.1 million following a slight net increase (0.3 per cent) since June 30. Their level remained 4.5 per cent below that of July 31, 1957, due to lower extensions and higher total repayments than in July last year.

Consumer credit held by Licensees under the Small Loans Act, which has been increasing by 1 to 2 per cent since March, amounted to an estimated \$386.2 million at July 31, 8.9 per cent above the amount outstanding at the corresponding date last year. Accounts receivable held by Department Stores at July 31 were 5.1 per cent higher.

Retail Instalment Credit, by holder

(Estimated amounts outstanding, in millions of dollars)

	Selected Financial Institutions		Retail Outlets				Total	
	Sales Finance Companies	Licensees, Small Loans Act	Dept. Stores		Motor Vehicle Dealers	Other	Amount	% Change 1958/57
			C.S.A.	Other				
	\$	\$	\$	\$	\$	\$	\$	%
<u>1957</u>								
March 31	1,009.9	14.1	149.3	27.1	24.5	227.1	1,452.0	
June 30	1,095.8	14.3	150.3	28.5	27.2	232.1	1,548.2	
September 30 .	1,121.7	14.4	153.3	27.5	26.8	238.0	1,581.7	
December 31 ..	1,067.4	15.2	172.9	36.0	23.4	254.0	1,568.9	
<u>1958</u>								
January 31 ...	1,047.3	15.1	169.6	33.5				
February 28 ..	1,027.8	14.9	165.1	31.1				
March 31	1,019.5	14.8	161.6	30.8	22.8	238.0	1,487.5	+ 2.4
April 30	1,033.8	15.1	161.4	30.5				
May 31	1,053.6	15.4	161.7	30.2				
June 30 (p)...	1,057.1	15.8	159.4	29.7				
July 31 (p) ..	1,059.6	16.2	157.1	28.9				

Note: See footnotes on following pages for explanations of headings used in this summary table.

(p) Preliminary

Prepared in Industry and Merchandising Division,
Retail Trade Section.

6505-553-78

Retail Instalment Credit held by Sales Finance Companies

(Estimated extensions, balances outstanding, and repayments,
in millions of dollars)

	Consumer Goods				Commercial Goods			
	Passenger Cars	Other	Total		Commer- cial Vehicles	Other	Total	
			Amount	% Change 1958/57			Amount	% Change 1958/57
	\$	\$	\$	%	\$	\$	\$	%
Value of Contracts Financed								
<u>1958</u>								
April	71.8	14.1	85.9	- 1.6	11.6	14.0	25.6	- 9.5
May	70.3	15.4	85.7	-11.2	13.8	16.1	29.9	-15.1
June (p)	67.4	14.0	81.4	- 9.5	11.7	14.3	26.0	-19.2
Second Quarter	209.5	43.5	253.0	- 7.6	37.1	44.4	81.5	-14.7
July (p)	70.8	15.3	86.1	-10.1	11.2	15.0	26.2	-10.0
Balances Outstanding								
<u>1958</u>								
April 30			760.2	+ 0.4			273.6	- 2.0
May 31			772.4	- 1.1			281.2	- 2.9
June 30 (p) .	636.3	140.1	776.4	- 2.5	125.0	155.7	280.7	- 6.4
July 31 (p) .	639.1	140.0	779.1	- 4.5	124.4	156.1	280.5	- 7.3
Repayments								
<u>1958</u>								
April			73.4	+ 9.2			23.8	+ 6.3
May			73.5	+ 1.9			22.3	- 9.7
June (p)			77.4	+ 3.2			26.5	+20.6
Second Quarter	180.0	44.3	224.3	+ 4.6	39.0	33.6	72.6	+ 5.2
July (p)	68.0	15.4	83.4	+ 9.9	11.8	14.6	26.4	(a)

(p) Preliminary

(a) No change

Retail Instalment Credit extended by Sales Finance Companies

3

(Estimated number of units and value of motor vehicle contracts
financed, in thousands of dollars)

	Number of Units			Amount of Financing (\$'000)		
	July* 1957	July 1958	% Change 1958/57	July* 1957	July 1958	% Change 1958/57
New Passenger Cars						
Atlantic Provinces	1,273	1,155	- 9.3	2,694	2,339	-13.2
Quebec	5,231	3,903	-25.4	12,465	9,353	-25.0
Ontario	7,595	6,358	-16.3	16,530	14,159	-14.3
Manitoba	840	632	-24.8	1,866	1,400	-25.0
Saskatchewan	803	624	-22.3	1,773	1,377	-22.3
Alberta	2,026	1,522	-24.9	4,612	3,497	-24.2
British Columbia ¹	1,463	1,129	-22.8	3,436	2,761	-19.6
Canada	19,231	15,323	-20.3	43,376	34,886	-19.6
New Commercial Vehicles						
Atlantic Provinces	254	205	-19.3	752	676	-10.1
Quebec	632	447	-29.3	1,998	1,525	-23.7
Ontario	814	626	-23.1	2,761	2,056	-25.5
Manitoba	117	59	-49.6	457	313	-31.5
Saskatchewan	140	118	-15.7	501	379	-24.4
Alberta	381	246	-35.4	1,367	772	-43.5
British Columbia ¹	295	197	-33.2	1,239	759	-38.7
Canada	2,633	1,898	-27.9	9,075	6,480	-28.6
Used Passenger Cars						
Atlantic Provinces	3,940	3,272	-17.0	3,311	2,840	-14.2
Quebec	9,561	8,836	- 7.6	9,477	9,070	- 4.3
Ontario	16,385	14,291	-12.8	15,104	13,973	- 7.5
Manitoba	1,591	1,542	- 3.1	1,464	1,520	+ 3.8
Saskatchewan	1,729	1,741	+ 0.7	1,430	1,492	+ 4.3
Alberta	3,786	3,530	- 6.8	3,465	3,467	+ 0.1
British Columbia ¹	3,877	3,184	-17.9	4,033	3,504	-13.1
Canada	40,869	36,396	-10.9	38,284	35,866	- 6.3
Used Commercial Vehicles						
Atlantic Provinces	736	550	-25.3	580	452	-22.1
Quebec	1,054	821	-22.1	1,135	982	-13.5
Ontario	1,366	1,033	-24.4	1,318	1,184	-10.2
Manitoba	209	156	-25.4	266	139	-47.7
Saskatchewan	276	257	- 6.9	221	216	- 2.3
Alberta	645	568	-11.9	698	681	- 2.4
British Columbia ¹	554	514	- 7.2	1,095	1,042	- 4.8
Canada	4,840	3,899	-19.4	5,313	4,696	-11.6

¹ Includes Yukon and Northwest Territories.

* Final revision between "new" motor vehicles and "used" motor vehicles separately has not been possible on the basis of the annual survey.

**Cash Personal Loans and Instalment Credit
held by Companies Licensed under the Small Loans Act²**

(Estimated amounts outstanding, in millions of dollars)

	Cash Loans		Instalment ⁴ Credit	Total	
	Small Loans ³	Large Loans		Amount	% Change 1958/57
	\$	\$	\$	\$	%
<u>Balances Outstanding</u>					
1957 - April 30	136.2	198.9	14.1	349.2	
May 31	149.2	187.0	14.3	350.5	
June 30	163.3	176.5	14.3	354.1	
July 31	176.6	163.7	14.4	354.7	
1958 - April 30	259.2	96.4	15.1	370.7	+ 6.2
May 31	266.5	93.0	15.4	374.9	+ 7.0
June 30	274.9	90.1	15.8	380.8	+ 7.5
July 31 (p) ..	282.8	87.2	16.2	386.2	+ 8.9

² Including affiliated companies engaged in making cash loans.

³ As of January 1, 1957, cash loans up to \$1,500; prior to that date, loans up to \$500. (Amendment to the Small Loans Act).

⁴ Not included are the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such balances are included in the Sales Finance Companies' figures.

Accounts Receivable held by Department Stores

	Instalment Receivables		Charge Receivables	Total	
	C.S.A. ⁵	Other ⁶		Amount	% Change 1958/57
	\$	\$	\$	\$	%
<u>1958</u>					
April 30	161.4	30.5	39.6	231.5	+ 5.4
May 31	161.7	30.2	40.5	232.4	+ 5.6
June 30 (p)	159.4	29.7	39.4	228.5	+ 3.5
July 31 (p)	157.1	28.9	37.7	223.7	+ 5.1

⁵ Conditional-sale agreements

⁶ Other deferred payment plans, such as revolving credit and budgeted charge accounts.

(p) Preliminary

DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

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CREDIT STATISTICS

(Selected Holders)

Total accounts outstanding at August 31 on the books of Sales Finance Companies, at \$1,070.7 million, remained practically unchanged from the revised estimate for July 31. Consumer goods showed a gain of almost \$2 million over the previous month-end figure while commercial accounts registered a drop of the same amount. Slight increases in instalment credit outstanding were reported by Licensees under the Small Loans Act and by Department Stores at August 31 compared with July 31.

Instalment accounts outstanding at June 30 for all Retail Trade together with Sales Finance Companies and Licensees amounted to \$1,533.8 million. While this total exceeded the March 31 figure, it was approximately 1 per cent below the level of June 30, 1957.

Retail Instalment Credit, by holder

(Estimated amounts outstanding, in millions of dollars)

	Selected Financial Institutions		Retail Outlets				Total	
	Sales Finance Companies	Licensees, Small Loans Act	Dept. Stores		Motor Vehicle Dealers	Other	Amount	% Change
			C.S.A.	Other				
	\$	\$	\$	\$	\$	\$	\$	%
<u>1957</u>								
March 31	1,009.9	14.1	149.3	27.1	24.5	227.1	1,452.0	
June 30	1,095.8	14.3	150.3	28.5	27.2	232.1	1,548.2	
September 30 ..	1,121.7	14.4	153.3	27.5	26.8	238.0	1,581.7	
December 31 ..	1,067.4	15.2	172.9	36.0	23.4	254.0	1,568.9	
<u>1958</u>								
January 31 ...	1,047.3	15.1	169.6	33.5				
February 28 ..	1,027.8	14.9	165.1	31.1				
March 31 (r) ..	1,019.5	14.8	161.6	30.8	22.9	236.3	1,485.9	+ 2.3
April 30	1,033.8	15.1	161.4	30.5				
May 31	1,053.6	15.4	161.7	30.2				
June 30 (r) ..	1,065.1	15.8	159.4	29.7	24.2	239.6	1,533.8	- 0.9
July 31 (r) ..	1,070.8	16.3	157.4	28.9				
August 31 (p) ..	1,070.7	16.5	158.4	28.3				

Note: See footnotes on following pages for explanations of headings used in this summary table.

(r) Revised

(p) Preliminary

Prepared in Industry and Merchandising Division,
Retail Trade Section.

6505-340: 10-6-58

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Retail Instalment Credit held by Sales Finance Companies

(Estimated extensions, balances outstanding, and repayments,
in millions of dollars)

	Consumer Goods				Commercial Goods			
	Passenger Cars	Other	Total		Commer- cial Vehicles	Other	Total	
			Amount	% Change			Amount	% Change
	\$	\$	\$	%	\$	\$	\$	%
Value of Contracts Financed								
<u>1958</u>								
April	71.8	14.1	85.9	- 1.6	11.6	14.0	25.6	- 9.5
May	70.3	15.4	85.7	-11.2	13.8	16.1	29.9	-15.1
June (r)	67.4	14.5	81.9	- 8.9	11.7	14.3	26.0	-19.2
Second Quarter (r)	209.5	44.0	253.5	- 7.4	37.1	44.4	81.5	-14.7
July (r)	70.8	16.1	86.9	- 9.3	11.2	15.0	26.2	-10.0
August (p) ..	56.0	14.3	70.3	-15.0	10.3	13.1	23.4	- 8.2
Balances Outstanding								
<u>1958</u>								
April 30			760.2	+ 0.4			273.6	- 2.0
May 31			772.4	- 1.1			281.2	- 2.9
June 30 (r)...	638.6	142.8	781.4	- 1.8	126.1	157.6	283.7	- 5.4
July 31 (r) ..	641.9	143.6	785.5	- 3.7	126.7	158.6	285.3	- 5.7
August 31 (p).	641.5	145.7	787.2	- 4.7	126.0	157.5	283.5	- 6.3
Repayments								
<u>1958</u>								
April			73.4	+ 9.2			23.8	+ 6.3
May			73.5	+ 1.9			22.3	- 9.7
June (r)			72.9	- 2.8			23.5	+ 6.9
Second Quarter (r)	177.7	42.1	219.8	+ 2.5	37.9	31.7	69.6	+ 0.9
July (r)	67.5	15.3	82.8	+ 9.1	10.6	14.0	24.6	- 6.8
August (p) ...	56.4	12.2	68.6	- 5.5	11.0	14.2	25.2	- 0.9

(r) Revised

(p) Preliminary

Retail Instalment Credit extended by Sales Finance Companies

3

(Estimated number of units and value of motor vehicle contracts financed, in thousands of dollars)

	Number of Units			Amount of Financing (\$'000)		
	August 1957*	August 1958	% Change 1958/57	August 1957*	August 1958	% Change 1958/57
New Passenger Cars						
Atlantic Provinces	1,072	839	-21.7	2,273	1,787	-21.4
Quebec	4,244	2,920	-31.2	10,248	6,990	-31.8
Ontario	6,196	4,676	-24.5	13,728	10,145	-26.1
Manitoba	724	501	-30.8	1,634	1,127	-31.0
Saskatchewan	718	600	-16.4	1,574	1,334	-15.2
Alberta	1,643	1,198	-27.1	3,734	2,742	-26.6
British Columbia ¹	1,544	861	-44.2	3,636	2,067	-43.2
Canada	16,141	11,595	-28.2	36,827	26,192	-28.9
New Commercial Vehicles						
Atlantic Provinces	216	165	-23.6	602	707	+17.4
Quebec	532	488	- 8.3	1,714	1,535	-10.4
Ontario	727	503	-30.8	2,816	1,961	-30.4
Manitoba	118	59	-50.0	398	263	-33.9
Saskatchewan	114	92	-19.3	342	217	-36.5
Alberta	364	265	-27.2	1,119	875	-21.8
British Columbia ¹	265	140	-47.2	873	533	-38.9
Canada	2,336	1,712	-26.7	7,864	6,091	-22.5
Used Passenger Cars						
Atlantic Provinces	3,185	2,668	-16.2	2,724	2,278	-16.4
Quebec	8,124	6,941	-14.6	8,246	7,179	-12.9
Ontario	13,583	12,576	- 7.4	12,588	12,094	- 3.9
Manitoba	1,476	1,235	-16.3	1,405	1,182	-15.9
Saskatchewan	1,824	1,483	-18.7	1,609	1,298	-19.3
Alberta	3,213	2,997	- 6.7	2,818	2,805	- 0.5
British Columbia ¹	3,542	2,664	-24.8	3,668	2,938	-19.9
Canada	34,947	30,564	-12.5	33,058	29,774	- 9.9
Used Commercial Vehicles						
Atlantic Provinces	633	442	-30.2	463	343	-25.9
Quebec	933	767	-17.8	1,006	881	-12.4
Ontario	1,086	951	-12.4	1,134	1,188	+ 4.8
Manitoba	235	152	-35.3	256	139	-45.7
Saskatchewan	293	267	- 8.9	211	210	- 0.5
Alberta	586	584	- 0.3	677	754	+11.4
British Columbia ¹	503	417	-17.1	718	666	- 7.2
Canada	4,269	3,580	-16.1	4,465	4,181	- 6.4

¹ Includes Yukon and Northwest Territories.

*Final revision between "new" motor vehicles and "used" motor vehicles separately has not been possible on the basis of the annual survey.

**Cash Personal Loans and Instalment Credit
held by Companies Licensed under the Small Loans Act²**

(Estimated amounts outstanding, in millions of dollars)

	Cash Loans		Instalment ⁴ Credit	Total	
	Small Loans ³	Large Loans		Amount	% Change
	\$	\$	\$	\$	%
<u>Balances Outstanding</u>					
1957 - April 30	136.2	198.9	14.1	349.2	
May 31	149.2	187.0	14.3	350.5	
June 30	163.3	176.5	14.3	354.1	
July 31	176.6	163.7	14.4	354.7	
August 31	186.8	155.4	14.5	346.7	
1958 - April 30	259.2	96.4	15.1	370.7	+ 6.2
May 31	266.5	93.0	15.4	374.9	+ 7.0
June 30	274.9	90.1	15.8	380.8	+ 7.5
July 31 (r) ...	282.9	87.4	16.3	386.6	+ 9.0
August 31 (p) .	287.8	85.1	16.5	389.4	+12.3

² Including affiliated companies engaged in making cash loans.

³ As of January 1, 1957, cash loans up to \$1,500; prior to that date, loans up to \$500. (Amendment to the Small Loans Act).

⁴ Not included are the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such balances are included in the Sales Finance Companies' figures.

Accounts Receivable held by Department Stores

	Instalment Receivables		Charge Receivables	Total	
	C.S.A. ⁵	Other ⁶		Amount	% Change
	\$	\$	\$	\$	%
<u>1958</u>					
April 30	161.4	30.5	39.6	231.5	+ 5.4
May 31	161.7	30.2	40.5	232.4	+ 5.6
June 30	159.4	29.7	39.4	228.5	+ 3.5
July 31 (r)	157.4	28.9	37.6	223.9	+ 5.2
August 31 (p)	158.4	28.3	38.2	224.9	+ 5.5

⁵ Conditional-sale agreements

⁶ Other deferred payment plans, such as revolving credit and budgeted charge accounts.

(r) Revised

(p) Preliminary

DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

Published by Authority of the Hon. Gordon Churchill, Minister of Trade and Commerce



September, 1958

Price: \$1.00 per year, 10¢ per copy

CREDIT STATISTICS

(Selected Holders)

Sales Finance Companies had estimated accounts outstanding of \$1,056.2 million on their books from instalment financing at September 30, 1958, a total somewhat lower than the \$1,121.7 million owing a year ago and approximately 1.4 per cent below the previous month-end receivables. In both the consumer and commercial sectors, motor vehicles were mainly responsible for the decline following the downward trend of new motor vehicle sales and financing. Accounts outstanding from instalment financing by both Department Stores and Licensees under the Small Loans Act were higher than those at the end of August 1958 and at the end of September 1957.

Total amounts outstanding at September 30 for three major holders, with percentage change over a year ago in brackets, were as follows: sales finance companies, \$1,056.2 million (-5.8 per cent); licensees under the Small Loans Act, \$388.6 million (+10.0 per cent); and department stores, \$235.8 million (+6.2 per cent).

Retail Instalment Credit, by holder

(Estimated amounts outstanding, in millions of dollars)

	Selected Financial Institutions		Retail Outlets				Total	
	Sales Finance Companies	Licensees, Small Loans Act	Dept. Stores		Motor Vehicle Dealers	Other	Amount	% Change 1958/57
			C.S.A.	Other				
	\$	\$	\$	\$	\$	\$	\$	%
1957								
March 31	1,009.9	14.1	149.3	27.1	24.5	227.1	1,452.0	
June 30	1,095.8	14.3	150.3	28.5	27.2	232.1	1,548.2	
September 30 ..	1,121.7	14.4	153.3	27.5	26.8	238.0	1,581.7	
October 31	1,111.3	14.6	156.5	28.1				
November 30 ...	1,093.3	14.8	163.2	29.0				
December 31 ...	1,067.4	15.2	172.9	36.0	23.4	254.0	1,568.9	
1958								
June 30 (r) ...	1,065.1	15.8	162.4	29.0	24.2	239.6	1,536.1	- 0.8
July 31 (r) ...	1,070.8	16.2	160.4	28.2				
August 31 (r) .	1,070.7	16.5	161.0	27.9				
September 30 (p)	1,056.2	16.8	162.8	30.1				

Note: See footnotes on following pages for explanations of headings used in this summary table.

(r) Revised

(p) Preliminary

Prepared in Industry and Merchandising Division,
Retail Trade Section.

6505-553-98

EDMOND CLOUTIER, C.M.G., O.A., D.S.P., Queen's Printer and Controller of Stationery, Ottawa, 1958

Retail Instalment Credit held by Sales Finance Companies

(Estimated extensions, balances outstanding, and repayments,
in millions of dollars)

	Consumer Goods				Commercial Goods			
	Passenger Cars	Other	Total		Commercial Vehicles	Other	Total	
			Amount	% Change 1958/57			Amount	% Change 1958/57
	\$	\$	\$	%	\$	\$	\$	%
Value of Contracts Financed								
<u>1957</u>								
June	72.3	17.6	89.9		15.4	16.8	32.2	
July	81.7	14.1	95.8		14.3	14.8	29.1	
August	69.9	12.8	82.7		12.2	13.3	25.5	
September ..	58.4	18.4	76.8		11.2	11.8	23.0	
<u>1958</u>								
June	67.4	14.5	81.9	- 8.9	11.7	14.3	26.0	-19.3
July	70.8	16.1	86.9	- 9.3	11.2	15.0	26.2	-10.0
August	56.0	14.3	70.3	-15.0	10.3	13.1	23.4	- 8.2
September (p)	48.7	17.1	65.8	-14.3	10.2	12.8	23.0	0.0
Balances Outstanding								
<u>1957</u>								
June 30	658.2	137.8	796.0		144.7	155.1	299.8	
July 31			815.9				302.5	
August 31 ..			825.9				302.6	
September 30	681.0	140.7	821.7		144.6	155.4	300.0	
<u>1958</u>								
June 30	638.6	142.8	781.4	- 1.8	126.1	157.6	283.7	- 5.4
July 31	641.9	143.6	785.5	- 3.7	126.7	158.6	285.3	- 5.7
August 31 (r)	641.5	144.7	786.2	- 4.8	126.0	157.5	283.5	- 6.3
September 30 (p)	631.5	148.2	779.7	- 5.1	120.9	155.6	276.5	- 7.8
Repayments								
<u>1957</u>								
June			75.0				22.0	
July			75.9				26.4	
August			72.6				25.4	
September ..			81.0				25.6	
<u>1958</u>								
June			72.9	- 2.8			23.5	+ 6.8
July	67.5	15.3	82.8	+ 9.1	10.6	14.0	24.6	- 6.8
August (r) ..	56.4	13.2	69.6	- 4.1	11.0	14.2	25.2	- 0.8
September (p)	58.7	13.6	72.3	-10.7	15.3	14.7	30.0	+17.2

(r) Revised

(p) Preliminary

Note: Wholesale financing by sales finance companies amounted to \$173.1 million in the third quarter of 1958 and balances outstanding at September 30, 1958, on wholesale financing were \$128.9 million.

Retail Instalment Credit extended by Sales Finance Companies

(Estimated number of units and value of motor vehicle contracts
financed, in thousands of dollars)

	Number of Units			Amount of Financing (\$'000)		
	Sept. 1957*	Sept. 1958	% Change 1958/57	Sept. 1957*	Sept. 1958	% Change 1958/57
New Passenger Cars						
Atlantic Provinces	932	740	-20.6	1,958	1,507	-23.0
Quebec	3,451	2,700	-21.8	8,073	6,326	-21.6
Ontario	5,562	4,261	-23.4	12,115	9,157	-24.4
Manitoba	661	412	-37.7	1,455	926	-36.4
Saskatchewan	563	491	-12.8	1,239	1,086	-12.3
Alberta	1,529	1,147	-25.0	3,481	2,534	-27.2
British Columbia ¹	1,284	803	-37.5	2,987	1,882	-37.0
Canada	13,982	10,554	-24.5	31,308	23,418	-25.2
New Commercial Vehicles						
Atlantic Provinces	280	177	-36.8	867	481	-44.5
Quebec	537	475	-11.6	1,597	1,534	- 3.9
Ontario	686	566	-17.5	2,114	1,870	-11.5
Manitoba	102	79	-22.5	392	285	-27.3
Saskatchewan	128	103	-19.5	328	269	-18.0
Alberta	345	299	-13.3	1,084	1,174	+ 8.3
British Columbia ¹	206	158	-23.3	594	564	- 5.0
Canada	2,284	1,857	-18.7	6,976	6,177	-11.5
Used Passenger Cars						
Atlantic Provinces	2,591	2,362	- 8.8	2,214	2,019	- 8.8
Quebec	6,469	6,010	- 7.1	6,432	6,016	- 6.5
Ontario	11,476	10,077	-12.2	10,714	9,609	-10.3
Manitoba	1,222	1,046	-14.4	1,129	1,045	- 7.4
Saskatchewan	1,225	1,318	+ 7.6	1,033	1,145	+10.8
Alberta	2,939	2,809	- 4.4	2,760	2,626	- 4.9
British Columbia ¹	2,766	2,575	- 6.9	2,883	2,794	- 3.1
Canada	28,688	26,197	- 8.7	27,165	25,254	- 7.0
Used Commercial Vehicles						
Atlantic Provinces	596	474	-20.5	459	358	-22.0
Quebec	866	818	- 5.5	889	946	+ 6.4
Ontario	1,156	1,001	-13.4	1,126	1,119	- 0.6
Manitoba	186	148	-20.4	187	117	-37.4
Saskatchewan	251	261	+ 4.0	220	199	- 9.5
Alberta	590	586	- 0.7	621	657	+ 5.8
British Columbia ¹	458	466	+ 1.7	813	667	-18.0
Canada	4,103	3,754	- 8.5	4,315	4,063	- 5.8

¹ Includes Yukon and Northwest Territories.

* Final revision between "new" motor vehicles and "used" motor vehicles separately has not been possible on the basis of the annual survey.

**Cash Personal Loans and Instalment Credit
held by Companies Licensed under the Small Loans Act²**
(Estimated amounts outstanding, in millions of dollars)

	Cash Loans		Instalment ⁴ Credit	Total	
	Small Loans ³	Large Loans		Amount	% Change 1958/57
	\$	\$	\$	\$	%
Balances Outstanding					
1957 - May 31	149.2	187.0	14.3	350.5	
June 30	163.3	176.5	14.3	354.1	
July 31	176.6	163.7	14.4	354.7	
August 31	186.8	155.4	14.5	346.7	
September 30 ..	193.2	145.6	14.4	353.2	
1958 - May 31	266.5	93.0	15.4	374.9	+ 7.1
June 30	274.9	90.1	15.8	380.8	+ 1.6
July 31 (r) ...	282.9	87.4	16.2	386.5	+ 9.0
August 31	287.8	85.1	16.5	389.4	+12.3
September 30 (p)	289.2	82.6	16.8	388.6	+10.0

¹ Including affiliated companies engaged in making cash loans.

² As of January 1, 1957, cash loans up to \$1,500; prior to that date, loans up to \$500. (Amendment to the Small Loans Act).

⁴ Not included are the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such balances are included in the Sales Finance Companies' figures.

Accounts Receivable held by Department Stores

	Instalment Receivables		Charge Receivables	Total	
	C.S.A. ¹	Other ²		Amount	% Change 1958/57
	\$	\$	\$	\$	%
1957 - July 31	149.0	27.7	36.2	212.9	
August 31	149.6	27.0	36.6	213.2	
September 30 ..	153.3	27.5	41.2	222.0	
1958 - May 31	161.7	30.2	40.5	232.4	+ 5.6
June 30 (r) ...	162.4	29.0	39.5	230.9	+ 4.6
July 31 (r) ...	160.4	28.2	37.6	226.2	+ 6.2
August 31 (r) .	161.0	27.9	38.2	227.1	+ 6.5
September 30 (p)	162.8	30.1	42.9	235.8	+ 6.2

¹ Conditional-sale agreements

² Other deferred payment plans, such as revolving credit and budgeted charge accounts.

(r) Revised

(p) Preliminary

DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

Published by Authority of the Hon. Gordon Churchill, Minister of Trade and Commerce



October, 1958

Price: \$1.00 per year, 10¢ per copy

CREDIT STATISTICS

(Selected Holders)

Accounts outstanding on the books of Sales Finance Companies at October 31 showed a decline of 1.7 per cent from those the previous month and 6.5 per cent from those at October 31, 1957. Consumer goods were mainly responsible for this decline and showed a decrease of \$13.5 million from last month-end while commercial goods decreased by \$4 million. The drop from last year was \$49 million for consumer goods and \$23 million for commercial goods; motor vehicles, both passenger and commercial, were responsible for these declines.

Accounts receivable held by Licensees under the Small Loans Act were slightly below those at September 30; accounts receivable on the books of Department Stores rose \$7 million from those at the end of the previous month. Compared with last year's figures, instalment accounts outstanding with Licensees under the Small Loans Act showed an increase of \$36 million (10.3 per cent) and those outstanding with Department Stores increased by \$15.4 million (6.8 per cent).

Retail Instalment Credit, by holder

(Estimated amounts outstanding, in millions of dollars)

	Selected Financial Institutions		Retail Outlets				Total	
	Sales Finance Companies	Licensees, Small Loans Act	Dept. Stores		Motor Vehicle Dealers	Other	Amount	% Change 1958/57
			C.S.A.	Other				
	\$	\$	\$	\$	\$	\$	\$	%
1957								
March 31	1,009.9	14.1	149.3	27.1	24.5	227.1	1,452.0	
June 30	1,095.8	14.3	150.3	28.5	27.2	232.1	1,548.2	
September 30 .	1,121.7	14.4	153.3	27.5	26.8	238.0	1,581.7	
October 31 ...	1,111.3	14.6	156.5	28.1				
November 30 ..	1,093.3	14.8	163.2	29.0				
December 31 ..	1,067.4	15.2	172.9	36.0	23.4	254.0	1,568.9	
1958								
June 30	1,065.1	15.8	162.4	29.0	24.2	239.6	1,536.1	- 0.8
July 31	1,070.8	16.2	160.4	28.2				
August 31	1,070.7	16.5	161.0	27.9				
September 30 .	1,056.2	16.8	162.8	30.1				
October 31 (p)	1,038.7	17.4	166.6	30.6				

Note: See footnotes on following pages for explanations of headings used in this summary table.

(p) Preliminary

Prepared in Industry and Merchandising Division,

6505-553-108

Retail Instalment Credit held by Sales Finance Companies

(Estimated extensions, balances outstanding, and repayments,
in millions of dollars)

	Consumer Goods				Commercial Goods			
	Passenger Cars	Other	Total		Commercial Vehicles	Other	Total	
			Amount	% Change 1958/57			Amount	% Change 1958/57
	\$	\$	\$	%	\$	\$	\$	%
Value of Contracts Financed								
<u>1957</u>								
July	81.7	14.1	95.8		14.3	14.8	29.1	
August.....	69.9	12.8	82.7		12.2	13.3	25.5	
September.....	58.4	18.4	76.8		11.2	11.8	23.0	
October.....	56.6	15.2	71.8		10.9	11.6	22.5	
<u>1958</u>								
July	70.8	16.1	86.9	- 9.3	11.2	15.0	26.2	-10.0
August.....	56.0	14.3	70.3	-15.0	10.3	13.1	23.4	- 8.2
September.....	48.7	17.1	65.8	-14.3	10.2	12.8	23.0	0.0
October (p)...	48.1	17.9	66.0	- 8.1	9.7	13.3	23.0	+ 2.2
Balances Outstanding								
<u>1957</u>								
July 31			815.9				302.5	
August 31.....			825.9				302.6	
September 30 .	681.0	140.7	821.7		144.6	155.4	300.0	
October 31 ...			814.8				296.5	
<u>1958</u>								
July 31 (r) ..	643.2	143.6	786.8	- 3.6	125.4	158.6	284.0	- 6.1
August 31 (r).	643.0	144.8	787.8	- 4.6	125.2	157.7	282.9	- 6.5
September 30 (r)	630.8	148.2	779.0	- 5.2	121.6	155.6	277.2	- 7.6
October 31 (p)	615.9	149.6	765.5	- 6.1	119.4	153.8	273.2	- 7.9
Repayments								
<u>1957</u>								
July.....			75.9				26.4	
August.....			72.6				25.4	
September.....			81.0				25.6	
October.....			78.8				26.0	
<u>1958</u>								
July (r)	66.2	15.3	81.5	+ 7.4	11.9	14.0	25.9	- 1.9
August (r) ...	56.2	13.1	69.3	- 4.5	10.5	14.0	24.5	- 3.5
September (r).	60.9	13.7	74.6	- 7.9	13.8	14.9	28.7	+12.1
October (p)...	63.0	16.5	79.5	+ 0.9	11.9	15.1	27.0	+ 3.8

(r) Revised

(p) Preliminary

Retail Instalment Credit extended by Sales Finance Companies

3

(Estimated number of units and value of motor vehicle contracts financed, in thousands of dollars)

	Number of Units			Amount of Financing (\$'000)		
	October 1957*	October 1958	% Change 1958/57	October 1957*	October 1958	% Change 1958/57
New Passenger Cars						
Atlantic Provinces	817	695	-14.9	1,713	1,466	-14.4
Quebec	3,355	2,786	-17.0	7,871	6,714	-14.7
Ontario	5,318	4,545	-14.5	11,342	10,149	-10.5
Manitoba	539	375	-30.4	1,169	885	-24.3
Saskatchewan	637	483	-24.2	1,328	1,079	-18.7
Alberta	1,368	1,121	-18.1	3,062	2,526	-17.5
British Columbia ¹	1,196	752	-37.1	2,749	1,851	-32.7
Canada	13,230	10,757	-18.7	29,234	24,670	-15.6
New Commercial Vehicles						
Atlantic Provinces	206	174	-15.5	565	411	-27.3
Quebec	519	428	-17.5	1,499	1,437	- 4.1
Ontario	696	528	-24.1	2,144	1,844	-14.0
Manitoba	76	88	+15.8	217	306	+41.0
Saskatchewan	106	100	- 5.7	280	263	- 6.1
Alberta	360	289	-19.7	1,055	1,039	- 1.5
British Columbia ¹	236	163	-30.9	732	581	-20.6
Canada	2,199	1,770	-19.5	6,492	5,881	- 9.4
Used Passenger Cars						
Atlantic Provinces	2,481	2,017	-18.7	2,118	1,665	-21.4
Quebec	6,313	5,520	-12.6	6,897	5,582	-19.1
Ontario	11,493	9,547	-16.9	10,618	9,286	-12.5
Manitoba	1,252	1,165	- 6.9	1,146	1,098	- 4.2
Saskatchewan	1,345	1,336	- 0.7	1,108	1,145	+ 3.3
Alberta	2,869	2,655	- 7.5	2,634	2,554	- 3.0
British Columbia ¹	2,762	2,037	-26.2	2,862	2,115	-26.1
Canada	28,515	24,277	-14.9	27,383	23,445	-14.4
Used Commercial Vehicles						
Atlantic Provinces	534	385	-27.9	409	323	-21.0
Quebec	813	719	-11.6	887	873	- 1.6
Ontario	1,114	918	-17.6	1,199	954	-20.4
Manitoba	185	165	-10.8	223	234	+ 4.9
Saskatchewan	292	207	-29.1	254	186	-26.8
Alberta	594	585	- 1.5	766	640	-16.4
British Columbia ¹	492	439	-10.8	764	643	-15.8
Canada	4,024	3,418	-15.1	4,502	3,853	-14.4

¹ Includes Yukon and Northwest Territories.

* Final revision between "new" motor vehicles and "used" motor vehicles separately has not been possible on the basis of the annual survey.

**Cash Personal Loans and Instalment Credit
held by Companies Licensed under the Small Loans Act²**
(Estimated amounts outstanding, in millions of dollars)

	Cash Loans		Instalment ⁴ Credit	Total	
	Small Loans ³	Large Loans		Amount	% Change 1958/57
	\$	\$	\$	\$	%
<u>Balances Outstanding</u>					
1957 - June 30.....	163.3	176.5	14.3	354.1	
July 31	176.6	163.7	14.4	354.7	
August 31	186.8	155.4	14.5	346.7	
September 30 ..	193.2	145.6	14.4	353.2	
October 31	200.0	135.9	14.6	350.5	
1958 - June 30	274.9	90.1	15.8	380.8	+ 7.5
July 31	282.9	87.4	16.2	386.5	+ 9.0
August 31	287.8	85.1	16.5	389.4	+12.3
September 30 ..	289.2	82.6	16.8	388.6	+10.0
October 31 (p).	288.8	80.4	17.4	386.6	+10.3

² Including affiliated companies engaged in making cash loans.

³ As of January 1, 1957, cash loans up to \$1,500; prior to that date, loans up to \$500. (Amendment to the Small Loans Act).

⁴ Not included are the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such balances are included in the Sales Finance Companies' figures.

Accounts Receivable held by Department Stores

	Instalment Receivables		Charge Receivables	Total	
	C.S.A. ⁵	Other ⁶		Amount	% Change 1958/57
	\$	\$	\$	\$	%
1957 - July 31	149.0	27.7	36.2	212.9	
August 31	149.6	27.0	36.6	213.2	
September 30 ..	153.3	27.5	41.2	222.0	
October 31	156.5	28.1	42.7	227.3	
1958 - May 31	161.7	30.2	40.5	232.4	+ 5.6
June 30	162.4	29.0	39.5	230.9	+ 4.6
July 31	160.4	28.2	37.6	226.2	+ 6.2
August 31	161.0	27.9	38.2	227.1	+ 6.5
September 30 ..	162.8	30.1	42.9	235.8	+ 6.2
October 31 (p).	166.6	30.6	45.5	242.7	+ 6.8

⁵ Conditional-sale agreements

⁶ Other deferred payment plans, such as revolving credit and budgeted charge accounts.

(p) preliminary

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CREDIT STATISTICS

(Selected Holders)

During November there was a further contraction of credit held by Sales Finance Companies, resulting in total balances outstanding at month end which were \$16 million (1.5 per cent) lower than last month and \$70.5 million (6.4 per cent) below those at November 30, 1957. Balances outstanding on consumer goods declined \$13.6 million (1.8 per cent) from the amount owing at October 31, 1958, while the drop in commercial goods was \$2.3 million (0.8 per cent).

Accounts receivable held by Licensees under the Small Loans Act reached \$373 million, the highest figure to date in 1958; this was an increase of 10.4 per cent over those at November 30, 1957. Accounts receivable on the books of Department Stores also reached their highest point in 1958 (\$255.9 million). This was 8 per cent higher than the amount outstanding at the end of November 1957.

Retail Instalment Credit, by holder

(Estimated amounts outstanding, in millions of dollars)

	Selected Financial Institutions		Retail Outlets				Total	
	Sales Finance Companies	Licensees, Small Loans Act	Dept. Stores		Motor Vehicle Dealers	Other	Amount	% Change 1958/57
			C.S.A.	Other				
	\$	\$	\$	\$	\$	\$	\$	%
<u>1957</u>								
March 31	1,009.9	14.1	149.3	27.1	24.5	227.1	1,452.0	
June 30	1,095.8	14.3	150.3	28.5	27.2	232.1	1,548.2	
September 30 .	1,121.7	14.4	153.3	27.5	26.8	238.0	1,581.7	
October 31 ...	1,111.3	14.6	156.5	28.1				
November 30 ..	1,093.3	14.8	163.2	29.0				
December 31 ..	1,067.4	15.2	172.9	36.0	23.4	254.0	1,568.9	
<u>1958</u>								
June 30 (r)...	1,065.1	15.8	162.4	28.7	24.8	236.9	1,533.7	- 0.8
July 31 (r)...	1,070.8	16.2	160.4	27.9				
August 31 (r) .	1,070.7	16.5	161.0	27.7				
September 30 (r)	1,056.2	16.8	164.0	28.7	23.5	242.7	1,531.9	- 3.1
October 31 ...	1,038.7	17.4	166.6	30.6				
November 30 (p)	1,022.8	17.6	175.4	31.0				

Note: See footnotes on following pages for explanations of headings used in this summary table.

(r) Revised (p) Preliminary

6542-501-118

Prepared in Industry and Merchandising Division.

Retail Instalment Credit held by Sales Finance Companies

(Estimated extensions, balances outstanding, and repayments,
in millions of dollars)

	Consumer Goods				Commercial Goods			
	Passenger Cars	Other	Total		Commer- cial Vehicles	Other	Total	
			Amount	% Change 1958/57			Amount	% Change 1958/57
	\$	\$	\$	%	\$	\$	\$	%
Value of Contracts Financed								
1957								
August	69.9	12.8	82.7		12.2	13.3	25.5	
September ...	58.4	18.4	76.8		11.2	11.8	23.0	
October	56.6	15.2	71.8		10.9	11.6	22.5	
November	46.1	14.2	60.3		8.9	10.6	19.5	
1958								
August	56.0	14.3	70.3	-15.0	10.3	13.1	23.4	- 8.2
September ...	48.7	17.1	65.8	-14.3	10.2	12.8	23.0	0.0
October	48.1	17.9	66.0	- 8.1	9.7	13.3	23.0	+ 2.2
November (p).	41.7	15.0	56.7	- 6.0	9.7	14.2	23.9	+22.6
Balances Outstanding								
1957								
August 31 ...			825.9				302.6	
September 30.	681.0	140.7	821.7		144.6	155.4	300.0	
October 31 ..			814.8				296.5	
November 30 .			801.2				292.1	
1958								
August 31 ...	643.0	144.8	787.8	- 4.6	125.2	157.7	282.9	- 6.5
September 30.	630.8	148.2	779.0	- 5.2	121.6	155.6	277.2	- 7.6
October 31 ..	615.9	149.6	765.5	- 6.1	119.4	153.8	273.2	- 7.9
November 30 (p)	601.4	150.5	751.9	- 6.2	117.0	153.9	270.9	- 7.3
Repayments								
1957								
August			72.6				25.4	
September ...			81.0				25.6	
October			78.8				26.0	
November			73.8				23.9	
1958								
August	56.2	13.1	69.3	- 4.5	10.5	14.0	24.5	- 3.5
September ...	60.9	13.7	74.6	- 7.9	13.8	14.9	28.7	+12.1
October	63.0	16.5	79.5	+ 0.9	11.9	15.1	27.0	+ 3.8
November (p).	56.2	14.1	70.3	- 4.7	12.1	14.1	26.2	+ 9.6

(p) Preliminary

Retail Instalment Credit extended by Sales Finance Companies

(Estimated number of units and value of motor vehicle contracts
financed, in thousands of dollars)

	Number of Units			Amount of Financing (\$'000)		
	November 1957	November 1958	% Change 1958/57	November 1957	November 1958	% Change 1958/57
New Passenger Cars						
Atlantic Provinces	640	555	-13.3	1,314	1,143	-13.0
Quebec	2,859	2,426	-15.2	6,801	5,775	-15.1
Ontario	4,609	4,269	- 7.4	9,935	9,604	- 3.3
Manitoba	425	326	-23.3	954	730	-23.5
Saskatchewan	515	406	-21.2	1,096	888	-19.0
Alberta	1,128	956	-15.3	2,514	2,202	-12.4
British Columbia ¹	979	770	-21.4	2,326	1,892	-18.7
Canada	11,155	9,708	-13.0	24,940	22,234	-10.9
New Commercial Vehicles						
Atlantic Provinces	143	122	-14.7	344	333	- 3.2
Quebec	431	438	+ 1.6	1,342	1,554	+15.8
Ontario	515	521	+ 1.2	1,548	1,554	+ 0.4
Manitoba	94	81	-13.8	244	352	+44.3
Saskatchewan	88	87	- 1.1	218	233	+ 6.9
Alberta	279	261	- 6.5	789	942	+19.4
British Columbia ¹	196	150	-23.5	532	557	+ 4.7
Canada	1,746	1,660	- 4.9	5,017	5,525	+10.1
Used Passenger Cars						
Atlantic Provinces	1,946	1,591	-18.3	1,647	1,315	-20.2
Quebec	4,960	4,414	-11.0	5,057	4,413	-12.7
Ontario	9,158	8,159	-10.9	8,447	7,936	- 6.1
Manitoba	1,000	842	-15.8	887	778	-12.3
Saskatchewan	1,023	1,144	+11.8	810	965	+19.1
Alberta	2,345	2,332	- 0.6	2,214	2,289	+ 3.4
British Columbia ¹	2,003	1,763	-12.0	2,061	1,816	-11.9
Canada	22,435	20,245	- 9.8	21,123	19,512	- 7.6
Used Commercial Vehicles						
Atlantic Provinces	393	358	- 8.9	291	274	- 5.9
Quebec	698	657	- 5.9	784	812	+ 3.6
Ontario	894	764	-14.6	993	884	-11.0
Manitoba	180	117	-35.0	179	149	-16.8
Saskatchewan	253	204	-19.4	198	171	-13.6
Alberta	534	568	+ 6.4	750	859	+14.5
British Columbia ¹	376	377	+ 0.3	815	588	-27.9
Canada	3,328	3,045	- 8.5	4,010	3,737	- 6.8

¹ Includes Yukon and Northwest Territories.

Cash Personal Loans and Instalment Credit held by Companies Licensed under the Small Loans Act²

(Estimated amounts outstanding, in millions of dollars)

	Cash Loans		Instalment ⁴ Credit	Total	
	Small Loans ³	Large Loans		Amount	% Change 1958/57
	\$	\$	\$	\$	%
Balances Outstanding					
1957 - July 31	176.6	163.7	14.4	354.7	
August 31	186.8	155.4	14.5	346.7	
September 30 ..	193.2	145.6	14.4	353.2	
October 31	200.0	135.9	14.6	350.5	
November 30 ...	211.1	126.9	14.8	352.8	
1958 - July 31	282.9	87.4	16.2	386.5	+ 9.0
August 31	287.8	85.1	16.5	389.4	+12.3
September 30 ..	289.2	82.6	16.8	388.6	+10.0
October 31	288.8	80.4	17.4	386.6	+10.3
November 30 (p)		373.0	17.6	390.6	+10.7

² Including affiliated companies engaged in making cash loans.

³ As of January 1, 1957, cash loans up to \$1,500; prior to that date, loans up to \$500. (Amendment to the Small Loans Act).

⁴ Not included are the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such balances are included in the Sales Finance Companies' figures.

Accounts Receivable held by Department Stores

	Instalment Receivables		Charge Receivables	Total	
	C.S.A. ⁵	Other ⁶		Amount	% Change 1958/57
	\$	\$	\$	\$	%
1957 - August 31	149.6	27.0	36.6	213.2	
September 30 ..	153.3	27.5	41.2	222.0	
October 31	156.5	28.1	42.7	227.3	
November 30 ...	163.2	29.0	44.9	237.1	
1958 - June 30 (r) ...	162.4	28.7	39.7	230.8	+ 4.6
July 31 (r) ...	160.4	27.9	37.9	226.2	+ 6.2
August 31 (r) ..	161.0	27.7	38.4	227.1	+ 6.5
September 30 (r)	164.0	28.7	43.0	235.7	+ 6.2
October 31 (r) ..	167.9	29.2	45.5	242.6	+ 6.7
November 30 (p)	175.4	31.0	49.5	255.9	+ 7.9

⁵ Conditional-sale agreements

⁶ Other deferred payment plans, such as revolving credit and budgeted charge accounts.

(r) Revised

(p) Preliminary



DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

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CREDIT STATISTICS

(Selected Holders)

DECEMBER, 1958

Balances outstanding on the books of Sales Finance Companies totalled \$1,002.8 million at year end, a decrease of 2 per cent from the total at November 30, 1958, and a decrease of 6.1 per cent from December 31, 1957. Balances outstanding on passenger cars showed the largest decrease of all items: 3.2 per cent from November 30, 1958, and 8.4 per cent from last year end. The only balances showing a steady increase over last month and last year were those on "other consumer goods."

Accounts receivable held by Licensees under the Small Loans Act reached a new high of \$381 million, 2 per cent higher than November 30, 1958. The Christmas buying season showed its influence in the increase in accounts receivable held by Department Stores. These reached \$281.7 million, 10 per cent higher than last month.

Retail Instalment Credit, by holder

(Estimated amounts outstanding, in millions of dollars)

	Selected Financial Institutions		Retail Outlets				Total	
	Sales Finance Companies	Licensees, Small Loans Act	Dept. Stores		Motor Vehicle Dealers	Other	Amount	Change 1958/57
			C.S.A.	Other				
	\$	\$	\$	\$	\$	\$	\$	%
1957								
June 30	1,095.8	14.3	150.3	28.5	27.2	232.1	1,548.2	
September 30 .	1,121.7	14.4	153.3	27.5	26.8	238.0	1,581.7	
October 31 ...	1,111.3	14.6	156.5	28.1				
November 30 ..	1,093.3	14.8	163.2	29.0				
December 31 ..	1,067.4	15.2	172.9	36.0	23.4	254.0	1,568.9	
1958								
June 30	1,065.1	15.8	162.4	28.7	24.8	236.9	1,533.7	- 0.8
September 30 .	1,056.2	16.8	164.0	28.7	23.5	242.7	1,531.9	- 3.1
October 31 (r)	1,038.7	17.4	167.9	29.2				
November 30 ..	1,022.8	17.6	175.4	31.0				
December 31 (p)	1,002.8	18.6	186.6	36.9				

Note: See footnotes on following pages for explanations of headings used in this summary table.

(r) Revised

(p) Preliminary

Retail Instalment Credit held by Sales Finance Companies

(Estimated extensions, balances outstanding, and repayments,
in millions of dollars)

	Consumer Goods				Commercial Goods			
	Passenger Cars	Other	Total		Commer- cial Vehicles	Other	Total	
			Amount	Change 1958/57			Amount	Change 1958/57
	\$	\$	\$	%	\$	\$	\$	%
Value of Contracts Financed								
<u>1957</u>								
September ..	58.4	18.4	76.8		11.2	11.8	23.0	
October	56.6	15.2	71.8		10.9	11.6	22.5	
November ...	46.1	14.2	60.3		8.9	10.6	19.5	
December ...	42.6	18.9	61.5		9.1	8.9	18.0	
<u>1958</u>								
September ..	48.7	17.1	65.8	-14.3	10.2	12.8	23.0	0.0
October	48.1	17.9	66.0	- 8.1	9.7	13.3	23.0	+ 2.2
November (r)	41.7	15.0	56.7	- 6.0	9.3	14.2	23.5	+20.5
December (p)	40.3	17.4	57.7	- 6.2	9.7	13.3	23.0	+27.8
Balances Outstanding								
<u>1957</u>								
September 30	681.0	140.7	821.7		144.6	155.4	300.0	
October 31..			814.8				296.5	
November 30.			801.2				292.1	
December 31.	635.5	144.1	779.6		135.2	152.6	287.8	
<u>1958</u>								
September 30	630.8	148.2	779.0	- 5.2	121.6	155.6	277.2	- 7.6
October 31..	615.9	149.6	765.5	- 6.1	119.4	153.8	273.2	- 7.9
November 30.	601.4	150.5	751.9	- 6.2	117.0	153.9	270.9	- 7.3
December 31(p)	581.9	155.1	737.0	- 5.5	112.6	153.2	265.8	- 7.6
Repayments								
<u>1957</u>								
September ..			81.0				25.6	
October			78.8				26.0	
November ...			73.8				23.9	
December ...			83.2				22.3	
<u>1958</u>								
September ..	60.9	13.7	74.6	- 7.9	13.8	14.9	28.7	+12.1
October	63.0	16.5	79.5	+ 0.9	11.9	15.1	27.0	+ 3.8
November (r)	56.2	14.1	70.3	- 4.7	11.7	14.1	25.8	+ 7.9
December (p)	59.8	12.8	72.6	-12.7	14.1	14.0	28.1	+26.0

(r) Revised (p) Preliminary

Note: Wholesale financing by sales finance companies amounted to \$297.7 million in the fourth quarter of 1958 and balances outstanding at December 31, 1958, on wholesale financing were \$188.0 million.

Retail Instalment Credit extended by Sales Finance Companies

(Estimated number of units and value of motor vehicle contracts
financed, in thousands of dollars)

	Number of Units			Amount of Financing (\$'000)		
	1957	1958	% Change 1958/57	1957	1958	% Change 1958/57
New Passenger Cars						
Atlantic Provinces	565	556	- 1.6	1,152	1,070	- 7.1
Quebec	2,508	2,276	- 9.3	6,085	5,546	- 8.9
Ontario	4,374	4,269	- 2.4	9,769	9,866	+ 1.0
Manitoba	374	311	-16.8	802	765	- 4.6
Saskatchewan	474	425	-10.3	1,019	956	- 6.2
Alberta	1,108	960	-13.4	2,634	2,360	-10.4
British Columbia ¹	897	772	-13.9	2,096	1,959	- 6.5
Canada	10,300	9,569	- 7.1	23,557	22,522	- 4.4
New Commercial Vehicles						
Atlantic Provinces	141	136	- 3.5	352	457	+29.8
Quebec	441	462	+ 4.8	1,450	1,597	+10.1
Ontario	476	496	+ 4.2	1,613	1,460	- 9.5
Manitoba	74	80	+ 8.1	252	378	+50.0
Saskatchewan	97	78	-19.6	266	211	-20.7
Alberta	232	279	+20.3	739	1,177	+59.3
British Columbia ¹	142	133	- 6.3	515	512	- 0.6
Canada	1,603	1,664	+ 3.8	5,187	5,792	+11.7
Used Passenger Cars						
Atlantic Provinces	1,806	1,453	-19.5	1,558	1,252	-19.6
Quebec	4,044	3,639	-10.0	4,215	3,950	- 6.3
Ontario	7,988	7,177	-10.2	7,619	7,271	- 4.6
Manitoba	800	681	-14.9	741	704	- 5.0
Saskatchewan	1,025	942	- 8.1	858	841	- 2.0
Alberta	2,216	2,055	- 7.3	2,058	1,988	- 3.4
British Columbia ¹	1,938	1,604	-17.2	2,032	1,743	-14.2
Canada	19,817	17,551	-11.4	19,081	17,749	- 7.0
Used Commercial Vehicles						
Atlantic Provinces	381	289	-24.1	286	353	+23.4
Quebec	584	608	+ 4.1	758	834	+10.0
Ontario	828	702	-15.2	1,081	826	-23.6
Manitoba	125	113	- 9.6	90	170	+88.9
Saskatchewan	194	186	- 4.1	168	177	+ 5.4
Alberta	528	488	- 7.6	831	822	- 1.1
British Columbia ¹	352	349	- 0.9	740	741	+ 0.1
Canada	2,992	2,735	- 8.6	3,954	3,923	- 0.8

¹ Includes Yukon and Northwest Territories.

**Cash Personal Loans and Instalment Credit
held by Companies Licensed under the Small Loans Act²**
(Estimated amounts outstanding, in millions of dollars)

	Cash Loans		Instalment ⁴ Credit	Total	
	Small Loans ³	Large Loans		Amount	% Change 1958/57
	\$	\$	\$	\$	%
<u>Balances Outstanding</u>					
1957 - August 31	186.8	155.4	14.5	346.7	
September 30 .	193.2	145.6	14.4	353.2	
October 31 ...	200.0	135.9	14.6	350.5	
November 30 ..	211.1	126.9	14.8	352.8	
December 31 ..	229.3	118.0	15.2	362.5	
1958 - August 31	287.8	85.1	16.5	389.4	+12.3
September 30 .	289.2	82.6	16.8	388.6	+10.0
October 31 ...	288.8	80.4	17.4	386.6	+10.3
November 30 ..		373.0	17.6	390.6	+10.7
December 31 (p)		381.0	18.6	399.6	+10.2

² Including affiliated companies engaged in making cash loans.

³ As of January 1, 1957, cash loans up to \$1,500; prior to that date, loans up to \$500. (Amendment to the Small Loans Act).

⁴ Not included are the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such balances are included in the Sales Finance Companies' figures.

Accounts Receivable held by Department Stores

	Instalment Receivables		Charge Receivables	Total	
	C.S.A. ⁵	Other ⁶		Amount	% Change 1958/57
	\$	\$	\$	\$	%
1957 - September 30 .	153.3	27.5	41.2	222.0	
October 31 ...	156.5	28.1	42.7	227.3	
November 30 ..	163.2	29.0	44.9	237.1	
December 31 ..	172.9	36.0	52.7	261.6	
1958 - September 30 .	164.0	28.7	43.0	235.7	+ 6.2
October 31 ...	167.9	29.2	45.5	242.6	+ 6.7
November 30 (r)	175.4	31.0	49.4	255.8	+ 7.9
December 31 (p)	186.6	36.9	58.2	281.7	+ 7.7

⁵ Conditional-sale agreements

⁶ Other deferred payment plans, such as revolving credit and budgeted charge accounts.

(r) Revised

(p) Preliminary

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10¢ per copy.



DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

Published by Authority of the Hon. Gordon Churchill, Minister of Trade and Commerce

CREDIT STATISTICS

(Selected Holders)

JANUARY, 1959

For the first time in more than two years, the balances outstanding on the books of Sales Finance Companies were below \$1,000 million. The amount of \$990 million is 1.3 per cent below the total at December 31, 1958, and 5.5 per cent below the balances at January 31, 1958. Passenger car financing accounted for most of this decline, continuing the trend of the last few months. Instalment credit held by Department Stores showed a decrease of 2.8 per cent from December 31, 1958, and an increase of 7 per cent from the balances at January 31, 1958. Total accounts receivable on the books of Department Stores decreased 5.4 per cent from the all-time high at December 31, 1958.

Accounts outstanding from cash loans made by Licencees under the Small Loans Act declined slightly from December 31, 1958, but were 10 per cent above those a year ago.

Retail Instalment Credit, by holder

(Estimated amounts outstanding, in millions of dollars)

	Selected Financial Institutions		Retail Outlets				Total	
	Sales Finance Companies	Licensees, Small Loans Act	Dept. Stores		Motor Vehicle Dealers	Other	Amount	% Change
			C.S.A.	Other				
	\$	\$	\$	\$	\$	\$	\$	%
<u>1957</u>								
September 30 .	1,121.7	14.4	153.3	27.5	26.8	238.0	1,581.7	
October 31 ...	1,111.3	14.6	156.5	28.1				
November 30 ..	1,093.3	14.8	163.2	29.0				
December 31 ..	1,067.4	15.2	172.9	36.0	23.4	254.0	1,568.9	
<u>1958</u>								
January 31 ...	1,047.3	15.1	169.6	33.5				
September 30 .	1,056.2	16.8	164.0	28.7	23.6	242.5	1,531.8	- 3.1
October 31 ...	1,038.7	17.4	167.9	29.2				
November 30 ..	1,022.8	17.6	175.4	31.0				
December 31 (r)	1,022.8	18.6	186.5	37.0	17.6	254.4	1,516.9	- 3.3
<u>1959</u>								
January 31 (p)	990.0	19.0	182.3	34.9				

Note: See footnotes on following pages for explanations of headings used in this summary table.

(r) Revised

(p) Preliminary

Retail Instalment Credit held by Sales Finance Companies

(Estimated extensions, balances outstanding, and repayments,
in millions of dollars)

	Consumer Goods				Commercial Goods			
	Passenger Cars	Other	Total		Commer- cial Vehicles	Other	Total	
			Amount	% Change			Amount	% Change
	\$	\$	\$	%	\$	\$	\$	%
Value of Contracts Financed								
<u>1957</u>								
October	56.6	15.2	71.8		10.9	11.6	22.5	
November	46.1	14.2	60.3		8.9	10.6	19.5	
December	42.6	18.9	61.5		9.1	8.9	18.0	
<u>1958</u>								
January	45.2	13.4	58.6		8.5	9.3	17.8	
October	48.1	17.9	66.0	- 8.1	9.7	13.3	23.0	+ 2.2
November	41.7	15.0	56.7	- 6.0	9.3	14.2	23.5	+20.5
December	40.3	17.4	57.7	- 6.2	9.7	13.3	23.0	+27.8
<u>1959</u>								
January (p) ..	37.1	10.6	47.7	-18.6	8.5	9.7	18.2	+ 2.2
Balances Outstanding								
<u>1957</u>								
October 31 ...			814.8				296.5	
November 30 ..			801.2				292.1	
December 31 ..	635.5	144.1	779.6		135.2	152.6	287.8	
<u>1958</u>								
January 31 ...			763.7				283.6	
October 31 ...	608.4	149.6	758.0	- 7.0	119.4	161.3	280.7	- 5.3
November 30 ..	593.1	150.5	743.6	- 7.2	117.0	162.2	279.2	- 4.4
December 31 ..	572.9	155.1	728.0	- 6.6	112.6	162.2	274.8	- 4.5
<u>1959</u>								
January 31 (p)	562.3	153.3	715.6	- 6.3	112.5	161.9	274.4	- 3.2
Repayments								
<u>1957</u>								
October			78.8				26.0	
November			73.8				23.9	
December			83.2				22.3	
<u>1958</u>								
January			74.5				22.0	
October	63.7	16.5	80.2	+ 1.8	11.9	14.4	26.3	+ 1.2
November	57.0	14.1	71.1	- 3.7	11.7	13.3	25.0	+ 4.6
December	60.5	12.8	73.3	-11.9	14.1	13.3	27.4	+22.9
<u>1959</u>								
January (p) ..	47.7	12.4	60.1	-19.3	8.6	10.0	18.6	-56.4

(p) Preliminary

Retail Instalment Credit extended by Sales Finance Companies

(Estimated number of units and value of motor vehicle contracts
financed, in thousands of dollars)

	Number of Units			Amount of Financing (\$'000)		
	1958	1959	% Change 1959/58	1958	1959	% Change 1959/58
New Passenger Cars						
Atlantic Provinces	572	441	-22.9	1,229	890	-27.6
Quebec	2,749	1,943	-29.3	6,459	4,647	-28.1
Ontario	4,260	3,654	-14.2	9,383	8,546	- 8.9
Manitoba	386	329	-14.8	841	778	- 7.5
Saskatchewan	457	301	-34.1	1,009	734	-27.3
Alberta	1,124	845	-24.8	2,666	2,195	-17.7
British Columbia ¹	1,019	834	-18.2	2,475	2,061	-16.7
Canada	10,567	8,347	-21.0	24,062	19,851	-17.5
New Commercial Vehicles						
Atlantic Provinces	120	88	-26.7	329	266	-19.2
Quebec	405	365	- 9.9	1,238	1,467	+18.5
Ontario	454	424	- 6.6	1,544	1,659	+ 7.4
Manitoba	64	48	-25.0	217	193	-11.1
Saskatchewan	100	81	-19.0	322	221	-31.4
Alberta	226	240	+ 6.2	720	957	+32.9
British Columbia ¹	137	117	-14.6	436	356	-18.4
Canada	1,506	1,363	- 9.5	4,806	5,119	+ 6.5
Used Passenger Cars						
Atlantic Provinces	1,604	1,182	-26.3	1,407	1,016	-27.8
Quebec	4,079	3,086	-24.4	4,444	3,345	-24.7
Ontario	8,659	6,689	-22.8	8,548	7,013	-18.0
Manitoba	951	781	-17.9	938	871	- 7.2
Saskatchewan	1,011	732	-27.6	878	649	-26.1
Alberta	2,612	1,969	-24.6	2,480	2,252	- 9.2
British Columbia ¹	2,285	1,778	-22.2	2,428	2,062	-15.1
Canada	21,201	16,217	-23.5	21,123	17,208	-18.5
Used Commercial Vehicles						
Atlantic Provinces	297	223	-24.9	233	184	-21.0
Quebec	588	414	-29.6	635	559	-12.0
Ontario	883	592	-33.0	1,136	789	-30.5
Manitoba	140	83	-40.7	158	86	-45.6
Saskatchewan	186	145	-22.1	172	136	-20.9
Alberta	580	627	+ 8.1	795	937	+17.9
British Columbia ¹	372	330	-11.3	581	658	+13.3
Canada	3,046	2,414	-20.8	3,710	3,349	- 9.7

¹ Includes Yukon and Northwest Territories.

Cash Personal Loans and Instalment Credit held by Companies Licensed under the Small Loans Act²

(Estimated amounts outstanding, in millions of dollars)

	Cash Loans		Instalment ⁴ Credit	Total	
	Small Loans ³	Large Loans		Amount	% Change
	\$	\$	\$	\$	%
<u>Balances Outstanding</u>					
1957 - September 30 ..	193.2	145.6	14.4	353.2	
October 31	200.0	135.9	14.6	350.5	
November 30 ...	211.1	126.9	14.8	352.8	
December 31 ...	229.3	118.0	15.2	362.5	
1958 - January 31	234.9	111.5	15.1	361.5	
September 30 ..	289.2	82.6	16.8	388.6	+10.0
October 31	288.8	80.4	17.4	386.6	+10.3
November 30 ...		373.0	17.6	390.6	+10.7
December 31 ...		381.0	18.6	399.6	+10.2
1959 - January 31 (p)		379.5	19.0	398.5	+10.2

² Including affiliated companies engaged in making cash loans.

³ As of January 1, 1957, cash loans up to \$1,500; prior to that date, loans up to \$500. (Amendment to the Small Loans Act).

⁴ Not included are the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such balances are included in the Sales Finance Companies' figures.

Accounts Receivable held by Department Stores

	Instalment Receivables		Charge Receivables	Total	
	C.S.A. ⁵	Other ⁶		Amount	% Change
	\$	\$	\$	\$	%
1957-October 31	156.5	28.1	42.7	227.3	
November 30	163.2	29.0	44.9	237.1	
December 31	172.9	36.0	52.7	261.6	
1958-January 31	169.6	33.5	43.7	246.8	
October 31	167.9	29.2	45.5	242.6	+ 6.7
November 30	175.4	31.0	49.4	255.8	+ 7.9
December 31 (r) ..	186.5	37.0	58.3	281.8	+ 7.7
1959-January 31 (p) ..	182.3	34.9	49.4	266.6	+ 8.0

⁵ Conditional-sale agreements

⁶ Other deferred payment plans, such as revolving credit and budgeted charge accounts.

(r) Revised

(p) Preliminary



DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

Price: \$1.00 a year.

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CREDIT STATISTICS

(Selected Holders) ★

FEBRUARY, 1959

The trend of decreasing balances outstanding on the books of Sales Finance Companies has continued through the month of February. Total balances at the end of February 1959 were \$12 million less than the balances at January 31, 1959, a decrease of 1.2 per cent; compared with the balances at February 28, 1958, the decrease is \$50 million, or 4.9 per cent. The value of paper purchased during February increased from last year both in consumer and commercial goods. This is the first occurrence of such an increase in the consumer goods section since the gain of 1.2 per cent in March 1958.

Accounts receivable on the books of Department Stores decreased by \$13 million (5 per cent) from January 31, 1959. Accounts receivable from cash loans on the books of Licensees under the Small Loans Act were \$1 million below the balances at the end of January and \$33 million over those at February 28, 1958, an increase of 9.5 per cent.

Retail Instalment Credit, by holder

(Estimated amounts outstanding, in millions of dollars)

	Selected Financial Institutions		Retail Outlets				Total	
	Sales Finance Companies	Licensees, Small Loans Act	Dept. Stores		Motor Vehicle Dealers	Other	Amount	% Change
			C.S.A.	Other				
	\$	\$	\$	\$	\$	\$	\$	%
<u>1957</u>								
September 30 .	1,121.7	14.4	153.3	27.5	26.8	238.0	1,581.7	
October 31 ...	1,111.3	14.6	156.5	28.1				
November 30 ..	1,093.3	14.8	163.2	29.0				
December 31 ..	1,067.4	15.2	172.9	36.0	23.4	254.0	1,568.9	
<u>1958</u>								
January 31 ...	1,047.3	15.1	169.6	33.5				
February 28 ..	1,027.8	14.9	165.1	31.1				
September 30 .	1,056.2	16.8	164.0	28.7	23.6	242.5	1,531.8	- 3.1
October 31 ...	1,038.7	17.4	167.9	29.2				
November 30 ..	1,022.8	17.6	175.4	31.0				
December 31 ..	1,002.8	18.6	186.5	37.0	17.6	254.4	1,516.9	- 3.3
<u>1959</u>								
January 31 ...	990.0	19.0	182.3	34.9				
February 28 (p)	977.8	19.6	177.1	32.8				

Note: See footnotes on following pages for explanations of headings used in this summary table.

(p) Preliminary

6542-501-29

Prepared in Industry and Merchandising Division,

Retail Instalment Credit held by Sales Finance Companies

(Estimated extensions, balances outstanding, and repayments,
in millions of dollars)

	Consumer Goods				Commercial Goods			
	Passenger Cars	Other	Total		Commercial Vehicles	Other	Total	
			Amount	% Change			Amount	% Change
	\$	\$	\$	%	\$	\$	\$	%
Value of Contracts Financed								
<u>1957</u>								
November	46.1	14.2	60.3		8.9	10.6	19.5	
December	42.6	18.9	61.5		9.1	8.9	18.0	
<u>1958</u>								
January	45.2	13.4	58.6		8.5	9.3	17.8	
February	43.0	11.4	54.4		7.2	8.0	15.2	
November	41.7	15.0	56.7	- 6.0	9.3	14.2	23.5	+20.5
December	40.3	17.4	57.7	- 6.2	9.7	13.3	23.0	+27.8
<u>1959</u>								
January	37.1	10.6	47.7	-18.6	8.5	9.7	18.2	+ 2.2
February (p) .	44.0	12.5	56.5	+ 3.9	10.4	9.8	20.2	+32.9
Balances Outstanding								
<u>1957</u>								
November 30 ..			801.2				292.1	
December 31 ..	635.5	144.1	779.6		135.2	152.6	287.8	
<u>1958</u>								
January 31 ...			763.7				283.6	
February 28 ..			752.0				275.8	
November 30 ..	593.1	150.5	743.6	- 7.2	117.0	162.2	279.2	- 4.4
December 31 ..	572.9	155.1	728.0	- 6.6	112.6	162.2	274.8	- 4.5
<u>1959</u>								
January 31 ...	562.3	153.3	715.6	- 6.3	112.5	161.9	274.4	- 3.2
February 28 (p)	556.1	152.4	708.5	- 5.8	109.7	159.6	269.3	- 2.4
Repayments								
<u>1957</u>								
November			73.8				23.9	
December			83.2				22.3	
<u>1958</u>								
January			74.5				22.0	
February			66.1				23.0	
November	57.0	14.1	71.1	- 3.7	11.7	13.3	25.0	+ 4.6
December	60.5	12.8	73.3	-11.9	14.1	13.3	27.4	+22.9
<u>1959</u>								
January	47.7	12.4	60.1	-19.3	8.6	10.0	18.6	-56.4
February (p) .	50.2	13.4	63.6	- 3.8	13.2	12.1	25.3	+10.0

(p) Preliminary

Retail Instalment Credit extended by Sales Finance Companies

(Estimated number of units and value of motor vehicle contracts
financed, in thousands of dollars)

	Number of Units			Amount of Financing (\$'000)		
	Feb. 1958	Feb. 1959	% Change 1959/58	Feb. 1958	Feb. 1959	% Change 1959/58
New Passenger Cars						
Atlantic Provinces	568	533	- 6.2	1,179	1,179	0.0
Quebec	2,371	2,498	+ 5.4	5,625	6,173	+ 9.7
Ontario	4,040	4,016	- 0.6	8,838	9,201	+ 4.1
Manitoba	379	333	-12.1	831	771	- 7.2
Saskatchewan	391	366	- 6.4	864	846	- 2.1
Alberta	868	985	+13.5	2,067	2,369	+14.6
British Columbia ¹	899	748	-16.8	2,008	1,887	- 6.0
Canada	9,516	9,479	- 0.4	21,412	22,426	+ 4.7
New Commercial Vehicles						
Atlantic Provinces	121	111	- 8.3	281	287	+ 2.1
Quebec	340	482	+41.8	1,006	1,683	+67.3
Ontario	403	512	+27.0	1,282	1,672	+30.4
Manitoba	42	82	+95.2	213	342	+60.6
Saskatchewan	70	88	+25.7	163	317	+94.5
Alberta	174	284	+63.2	584	1,124	+92.5
British Columbia ¹	131	148	+13.0	330	567	+71.8
Canada	1,281	1,707	+33.3	3,859	5,992	+55.3
Used Passenger Cars						
Atlantic Provinces	1,676	1,427	-14.9	1,437	1,252	-12.9
Quebec	4,312	5,058	+17.3	4,658	5,447	+16.9
Ontario	8,859	8,223	- 7.2	8,862	8,674	- 2.1
Manitoba	877	872	- 0.6	829	929	+12.1
Saskatchewan	963	870	- 9.7	862	819	- 5.0
Alberta	2,339	2,220	- 5.1	2,251	2,265	+ 0.6
British Columbia ¹	2,450	2,200	-10.2	2,673	2,226	-16.7
Canada	21,476	20,870	- 2.8	21,572	21,612	+ 0.2
Used Commercial Vehicles						
Atlantic Provinces	339	266	-21.5	288	243	-15.6
Quebec	538	576	+ 7.1	618	773	+25.1
Ontario	774	705	- 8.9	776	1,022	+31.7
Manitoba	140	143	+ 2.1	218	214	- 1.8
Saskatchewan	153	155	+ 1.3	119	167	+40.3
Alberta	435	503	+15.6	593	986	+66.3
British Columbia ¹	394	429	+ 8.9	654	999	+52.8
Canada	2,773	2,777	+ 0.1	3,266	4,404	+34.8

¹ Includes Yukon and Northwest Territories.

Cash Personal Loans and Instalment Credit held by Companies Licensed under the Small Loans Act²

(Estimated amounts outstanding, in millions of dollars)

	Cash Loans		Instalment ⁴ Credit	Total	
	Small Loans ³	Large Loans		Amount	% Change
	\$	\$	\$	\$	%
<u>Balances Outstanding</u>					
1957 - October 31	200.0	135.9	14.6	350.5	
November 30	211.1	126.9	14.8	352.8	
December 31	229.3	118.0	15.2	362.5	
1958 - January 31	234.9	111.5	15.1	361.5	
February 28	239.8	105.6	14.9	360.3	
October 31	288.8	80.4	17.4	386.6	+10.3
November 30		373.0	17.6	390.6	+10.7
December 31		381.0	18.6	399.6	+10.2
1959 - January 31		379.5	19.0	398.5	+10.2
February 28 (p)		378.2	19.6	397.8	+10.4

² Including affiliated companies engaged in making cash loans.

³ As of January 1, 1957, cash loans up to \$1,500; prior to that date, loans up to \$500. (Amendment to the Small Loans Act).

⁴ Not included are the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such balances are included in the Sales Finance Companies' figures.

Accounts Receivable held by Department Stores

	Instalment Receivables		Charge Receivables	Total	
	C.S.A. ⁵	Other ⁶		Amount	% Change
	\$	\$	\$	\$	%
1957 - October 31	156.5	28.1	42.7	227.3	
November 30	163.2	29.0	44.9	237.1	
December 31	172.9	36.0	52.7	261.6	
1958 - January 31	169.6	33.5	43.7	246.8	
February 28	165.1	31.1	39.0	235.2	
October 31	167.9	29.2	45.5	242.6	+ 6.7
November 30	175.4	31.0	49.4	255.8	+ 7.9
December 31	186.5	37.0	58.3	281.8	+ 7.7
1959 - January 31 (r) ..	182.3	34.8	49.3	266.4	+ 7.9
February 28 (p)	177.1	32.8	43.2	253.1	+ 7.6

⁵ Conditional-sale agreements

⁶ Other deferred payment plans, such as revolving credit and budgeted charge accounts.

(r) Revised

(p) Preliminary



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OTTAWA - CANADA

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CREDIT STATISTICS

(Selected Holders)

MARCH, 1959

JUN 1 1959

Balances outstanding on the books of Sales Finance Companies registered a slight increase at March 31, 1959, as compared with those at February 28, 1959. The increase occurred in the "commercial goods" group, while "consumer goods" showed a reduced rate of decrease. Compared with March 31, 1958, the balances outstanding have decreased by 3.8 per cent or \$38 million. Paper purchased during March was smaller in volume for "consumer goods" than for the same month last year but greater for "commercial goods."

Accounts receivable, both instalment and charge, held by Department Stores decreased by \$5 million (-2 per cent) from last month but were higher than the amount owing at March 31, 1958, by \$16.7 million (+7 per cent). Accounts receivable arising from cash personal loans, held by Companies Licensed under the Small Loans Act, have increased by \$3.7 million from last month and by \$33 million (+9.5 per cent) from March 31, 1958.

Retail Instalment Credit, by holder

(Estimated amounts outstanding, in millions of dollars)

	Selected Financial Institutions		Retail Outlets				Total	
	Sales Finance Companies	Licensees, Small Loans Act	Dept. Stores		Motor Vehicle Dealers	Other	Amount	% Change
			C.S.A.	Other				
	\$	\$	\$	\$	\$	\$	\$	%
<u>1957</u>								
November 30 ..	1,093.3	14.8	163.2	29.0				
December 31 ..	1,067.4	15.2	172.9	36.0	23.4	254.0	1,568.9	
<u>1958</u>								
January 31 ...	1,047.3	15.1	169.6	33.5				
February 28 ..	1,027.8	14.9	165.1	31.1				
March 31.....	1,019.5	14.8	161.6	30.8	22.9	236.3	1,485.9	
November 30 ..	1,022.8	17.6	175.4	31.0				
December 31 ..	1,002.8	18.6	186.5	37.0	17.6	254.4	1,516.9	- 3.3
<u>1959</u>								
January 31 ...	990.0	19.0	182.3	34.9				
February 28 ..	977.8	19.6	177.1	32.8				
March 31 (p) .	981.2	20.7	173.1	32.4				

Note: See footnotes on following pages for explanations or headings used in this summary table.

(p) Preliminary

6542-501-39

Prepared in Industry and Merchandising Division,

Retail Instalment Credit held by Sales Finance Companies

(Estimated extensions, balances outstanding, and repayments,
in millions of dollars)

	Consumer Goods				Commercial Goods			
	Passenger Cars	Other	Total		Commercial Vehicles	Other	Total	
			Amount	% Change			Amount	% Change
	\$	\$	\$	%	\$	\$	\$	%
Value of Contracts Financed								
<u>1957</u>								
December	42.6	18.9	61.5		9.1	8.9	18.0	
<u>1958</u>								
January	45.2	13.4	58.6		8.5	9.3	17.8	
February	43.0	11.4	54.4		7.2	8.0	15.2	
March	57.0	13.1	70.1		9.6	9.9	19.5	
December	40.3	17.4	57.7	- 6.2	9.7	13.3	23.0	+27.8
<u>1959</u>								
January	37.1	10.6	47.7	-18.6	8.5	9.7	18.2	+ 2.2
February	44.0	12.5	56.5	+ 3.9	10.4	9.8	20.2	+32.9
March (p) ...	56.3	12.6	68.9	- 1.7	11.0	13.2	24.2	+24.1
Balances Outstanding								
<u>1957</u>								
December 31 .	635.5	144.1	779.6		135.2	152.6	287.8	
<u>1958</u>								
January 31 ..			763.7				283.6	
February 28 .			752.0				275.8	
March 31	606.8	140.9	747.7		126.9	144.9	271.8	
December 31 .	572.9	155.1	728.0	- 6.6	112.6	162.2	274.8	- 4.5
<u>1959</u>								
January 31 ..	562.3	153.3	715.6	- 6.3	112.5	161.9	274.4	- 3.2
February 28 .	556.1	152.4	708.5	- 5.8	109.7	159.6	269.3	- 2.4
March 31 (p) .	552.1	154.5	706.6	- 5.5	111.6	163.0	274.6	+ 1.0
Repayments								
<u>1957</u>								
December			83.2				22.3	
<u>1958</u>								
January			74.5				22.0	
February			66.1				23.0	
March			74.4				23.5	
December	60.5	12.8	73.3	-11.9	14.1	13.3	27.4	+22.9
<u>1959</u>								
January	47.7	12.4	60.1	-19.3	8.6	10.0	18.6	-56.4
February	50.2	13.4	63.6	- 3.8	13.2	12.1	25.3	+10.0
March (p) ...	60.3	10.5	70.8	- 4.8	9.1	9.8	18.9	-19.6

(p) Preliminary

Note: Wholesale financing by sales finance companies amounted to \$354.4 million in the first quarter of 1959 and balances outstanding at March 31, 1959, on wholesale financing were \$259.3 million.

Retail Instalment Credit extended by Sales Finance Companies

(Estimated number of units and value of motor vehicle contracts
financed, in thousands of dollars)

	Number of Units			Amount of Financing (\$'000)		
	March 1958	March 1959	% Change 1959/58	March 1958	March 1959	% Change 1959/58
New Passenger Cars						
Atlantic Provinces	772	726	- 6.0	1,587	1,557	- 1.9
Quebec	3,449	3,094	-10.3	8,207	7,522	- 8.3
Ontario	5,318	5,093	- 4.2	11,514	11,998	+ 4.2
Manitoba	481	504	+ 4.8	1,059	1,197	+13.0
Saskatchewan	480	594	+23.8	1,082	1,373	+26.9
Alberta	1,181	1,345	+13.9	2,762	3,248	+17.6
British Columbia ¹	1,093	854	-21.9	2,571	2,155	-16.2
Canada	12,774	12,210	- 4.4	28,782	29,050	+ 0.9
New Commercial Vehicles						
Atlantic Provinces	119	139	+16.8	302	399	+32.1
Quebec	433	495	+14.3	1,210	1,548	+27.9
Ontario	555	645	+16.2	1,924	2,062	+ 7.2
Manitoba	50	88	+76.0	202	276	+36.6
Saskatchewan	102	107	+ 4.9	259	403	+55.6
Alberta	242	361	+49.2	779	1,291	+65.7
British Columbia ¹	146	153	+ 4.8	537	555	+ 3.4
Canada	1,647	1,988	+20.7	5,213	6,534	+25.3
Used Passenger Cars						
Atlantic Provinces	2,336	1,942	-16.9	2,012	1,682	-16.4
Quebec	5,999	6,016	+ 0.3	6,288	6,228	- 1.0
Ontario	11,970	10,082	-15.8	11,738	10,581	- 9.9
Manitoba	1,265	1,381	+ 9.2	1,202	1,491	+24.0
Saskatchewan	1,332	1,482	+11.3	1,196	1,419	+18.6
Alberta	3,105	3,147	+ 1.4	3,064	3,218	+ 5.0
British Columbia ¹	2,934	2,333	-20.5	3,190	2,642	-17.2
Canada	28,941	26,383	- 8.8	28,690	27,261	- 5.0
Used Commercial Vehicles						
Atlantic Provinces	411	352	-14.4	327	286	-12.5
Quebec	751	670	-10.8	1,034	840	-18.8
Ontario	1,026	901	-12.2	1,209	1,206	- 0.2
Manitoba	145	147	+ 1.4	150	179	+19.3
Saskatchewan	218	212	- 2.8	148	251	+69.6
Alberta	591	622	+ 5.2	634	940	+48.3
British Columbia ¹	516	431	-16.5	927	808	-12.8
Canada	3,658	3,335	- 8.8	4,429	4,510	+ 1.8

¹ Includes Yukon and Northwest Territories.

**Cash Personal Loans and Instalment Credit
held by Companies Licensed under the Small Loans Act²**

(Estimated amounts outstanding, in millions of dollars)

	Cash Loans		Instalment ⁴ Credit	Total	
	Small Loans ³	Large Loans		Amount	% Change
	\$	\$	\$	\$	%
Balances Outstanding					
1957-November 30	211.1	126.9	14.8	352.8	
December 31	229.3	118.0	15.2	362.5	
1958-January 31	234.9	111.5	15.1	361.5	
February 28	239.8	105.6	14.9	360.3	
March 31	248.5	100.2	14.8	363.5	
November 30	373.0		17.6	390.6	+10.7
December 31	381.0		18.6	399.6	+10.2
1959-January 31	379.5		19.0	398.5	+10.2
February 28	378.2		19.6	397.8	+10.4
March 31 (p) ...	381.9		20.7	402.6	+10.8

² Including affiliated companies engaged in making cash loans.

³ As of January 1, 1957, cash loans up to \$1,500; prior to that date, loans up to \$500. (Amendment to the Small Loans Act).

⁴ Not included are the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such balances are included in the Sales Finance Companies' figures.

Accounts Receivable held by Department Stores

	Instalment Receivables		Charge Receivables	Total	
	C.S.A. ⁵	Other ⁶		Amount	% Change
	\$	\$	\$	\$	%
1957-November 30	163.2	29.0	44.9	237.1	
December 31	172.9	36.0	52.7	261.6	
1958-January 31	169.6	33.5	43.7	246.8	
February 28	165.1	31.1	39.0	235.2	
March 31	161.6	30.8	38.8	231.2	
November 30	175.4	31.0	49.4	255.8	+ 7.9
December 31	186.5	37.0	58.3	281.8	+ 7.7
1959-January 31	182.3	34.8	49.3	266.4	+ 7.9
February 28	177.1	32.8	43.2	253.1	+ 7.6
March 31 (p) ...	173.1	32.4	42.4	247.9	+ 7.2

⁵ Conditional-sale agreements.

⁶ Other deferred payment plans, such as revolving credit and budgeted charge accounts.

(p) Preliminary



DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

Price: \$1.00 a year

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CREDIT STATISTICS

(Selected Holders)

APRIL, 1959

Total accounts outstanding on the books of Sales Finance Companies increased by \$19.3 million from the figure at March 31, 1959, continuing the upward seasonal trend of the last two months. Compared with those at April 30, 1958, the balances outstanding at April 30, 1959, were lower by \$33.3 million (3.2 per cent). Paper purchased during April was greater in volume than that during March both in consumer and commercial goods.

Total accounts receivable on the books of Department Stores remained practically unchanged from the figure at March 31, 1959, but were 7.0 per cent (\$16.3 million) higher than the balances at April 30, 1958.

Accounts receivable from cash loans held by Companies Licensed under the Small Loans Act increased by \$31.3 million from those at April 30, 1958; this was an increase of 8.8 per cent.

Retail Instalment Credit, by holder

(Estimated amounts outstanding, in millions of dollars)

	Selected Financial Institutions		Retail Outlets				Total	
	Sales Finance Companies	Licensees, Small Loans Act	Dept. Stores		Motor Vehicle Dealers	Other	Amount	% Change
			C.S.A.	Other				
	\$	\$	\$	\$	\$	\$	\$	%
1958								
January 31 ..	1,047.3	15.1	169.6	33.5				
February 28 .	1,027.8	14.9	165.1	31.1				
March 31	1,019.5	14.8	161.6	30.8	22.9	236.3	1,485.9	
April 30	1,033.8	15.1	161.3	30.5				
1959								
January 31 ..	990.0	19.0	182.3	34.9				
February 28 .	977.8	19.6	177.1	32.8				
March 31 (r).	981.2	20.6	173.1	32.4				
April 30 (p).	1,000.5	22.3	172.5	32.1				

Note: See footnotes on following pages for explanations of headings used in this summary table.

(r) Revised

(p) Preliminary

Prepared in Industry and Merchandising Division,

6542-501-49

Retail Instalment Credit held by Sales Finance Companies

(Estimated extensions, balances outstanding, and repayments,
in millions of dollars)

	Consumer Goods				Commercial Goods			
	Passenger Cars	Other	Total		Commer- cial Vehicles	Other	Total	
			Amount	% Change 1959/58			Amount	% Change 1959/58
	\$	\$	\$	%	\$	\$	\$	%
Value of Contracts Financed								
<u>1958</u>								
January	45.2	13.4	58.6		8.5	9.3	17.8	
February	43.0	11.4	54.4		7.2	8.0	15.2	
March	57.0	13.1	70.1		9.6	9.9	19.5	
April	71.8	14.1	85.9		11.6	14.0	25.6	
<u>1959</u>								
January	37.1	10.6	47.7	-18.6	8.5	9.7	18.2	+ 2.2
February	44.0	12.5	56.5	+ 3.9	10.4	9.8	20.2	+32.9
March	56.3	12.6	68.9	- 1.7	11.0	13.2	24.2	+24.1
April (p)	70.6	14.6	85.2	- 0.8	13.8	14.3	28.1	+ 9.8
Balances Outstanding								
<u>1958</u>								
January 31 ...			763.7				283.6	
February 28 ..			752.0				275.8	
March 31	606.8	140.9	747.7		126.9	144.9	271.8	
April 30			760.2				273.6	
<u>1959</u>								
January 31 ...	562.3	153.3	715.6	- 6.3	112.5	161.9	274.4	- 3.2
February 28 ..	556.1	152.4	708.5	- 5.8	109.7	159.6	269.3	- 2.4
March 31	552.1	154.5	706.6	- 5.5	111.6	163.0	274.6	+ 1.0
April 30 (p) ..	564.9	155.5	720.4	- 5.2	113.5	166.6	280.1	+ 2.4
Repayments								
<u>1958</u>								
January			74.5				22.0	
February			66.1				23.0	
March			74.4				23.5	
April			73.4				23.8	
<u>1959</u>								
January	47.7	12.4	60.1	-19.3	8.6	10.0	18.6	-56.4
February	50.2	13.4	63.6	- 3.8	13.2	12.1	25.3	+10.0
March	60.3	10.5	70.8	- 4.8	9.1	9.8	18.9	-19.6
April (p)	57.8	13.6	71.4	- 2.7	11.9	10.7	22.6	- 5.0

(p) Preliminary

Retail Instalment Credit extended by Sales Finance Companies

(Estimated number of units and value of motor vehicle contracts
financed, in thousands of dollars)

	Number of Units			Amount of Financing (\$'000)		
	April 1958	April 1959	% Change 1959/58	April 1958	April 1959	% Change 1959/58
New Passenger Cars						
Atlantic Provinces	1,179	1,098	- 6.9	2,579	2,295	-11.0
Quebec	4,586	4,311	- 6.0	10,901	10,434	- 4.3
Ontario	6,263	6,361	+ 1.6	13,721	14,764	+ 7.6
Manitoba	665	644	- 3.2	1,484	1,520	+ 2.4
Saskatchewan	701	749	+ 6.8	1,526	1,696	+11.1
Alberta	1,459	1,681	+15.2	3,410	4,105	+20.4
British Columbia ¹	1,102	1,107	+ 0.5	2,622	2,750	+ 4.9
Canada	15,955	15,951	0.0	36,243	37,564	+ 3.6
New Commercial Vehicles						
Atlantic Provinces	242	188	-22.3	627	686	+ 9.4
Quebec	482	520	+ 7.9	1,416	1,673	+18.1
Ontario	617	657	+ 6.5	2,133	2,150	+ 0.8
Manitoba	85	109	+28.2	285	535	+87.7
Saskatchewan	128	149	+16.4	337	532	+57.9
Alberta	307	366	+19.2	1,008	1,346	+33.5
British Columbia ¹	179	196	+ 9.5	659	742	+12.6
Canada	2,040	2,185	+ 7.1	6,465	7,664	+18.5
Used Passenger Cars						
Atlantic Provinces	3,301	2,825	-14.4	2,766	2,391	-13.6
Quebec	9,103	8,052	-11.5	9,437	8,138	-13.8
Ontario	13,992	11,710	-16.3	13,552	12,097	-10.7
Manitoba	1,669	1,611	- 3.5	1,651	1,691	+ 2.4
Saskatchewan	1,807	1,884	+ 4.3	1,553	1,709	+10.0
Alberta	3,884	3,569	- 8.1	3,740	3,683	- 1.5
British Columbia ¹	3,151	2,965	- 5.9	3,389	3,286	- 3.0
Canada	36,907	32,616	-11.6	36,088	32,995	- 8.6
Used Commercial Vehicles						
Atlantic Provinces	605	437	-27.8	484	357	-26.2
Quebec	878	940	+ 7.1	1,013	1,242	+22.6
Ontario	1,240	1,131	- 8.8	1,417	1,509	+ 6.5
Manitoba	213	202	- 5.2	233	249	+ 6.9
Saskatchewan	324	323	- 0.3	277	291	+ 5.1
Alberta	739	753	+ 1.9	839	1,113	+32.7
British Columbia ¹	530	554	+ 4.5	965	1,377	+42.7
Canada	4,529	4,340	- 4.2	5,228	6,138	+17.4

¹ Includes Yukon and Northwest Territories.

**Cash Personal Loans and Instalment Credit
held by Companies Licensed under the Small Loans Act²**

(Estimated amounts outstanding, in millions of dollars)

	Cash Loans		Instalment ⁴ Credit	Total	
	Small Loans ³	Large Loans		Amount	% Change
	\$	\$	\$	\$	%
<u>Balances Outstanding</u>					
1958-January 31	234.9	111.5	15.1	361.5	
February 28	239.8	105.6	14.9	360.3	
March 31	248.5	100.2	14.8	363.5	
April 30	259.2	96.4	15.1	370.7	
1959-January 31	379.5		19.0	398.5	+10.2
February 28	378.2		19.6	397.8	+10.4
March 31 (r) ...	381.9		20.6	402.5	+10.7
April 30 (p) ...	386.9		22.3	409.2	+10.4

² Including affiliated companies engaged in making cash loans.

³ As of January 1, 1957, cash loans up to \$1,500; prior to that date, loans up to \$500. (Amendment to the Small Loans Act).

⁴ Not included are the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such balances are included in the Sales Finance Companies' figures.

Accounts Receivable held by Department Stores

	Instalment Receivables		Charge Receivables	Total	
	C.S.A. ⁵	Other ⁶		Amount	% Change
	\$	\$	\$	\$	%
1957-December 31	172.9	36.0	52.7	261.6	
1958-January 31	169.6	33.5	43.7	246.8	
February 28	165.1	31.1	39.0	235.2	
March 31	161.6	30.8	38.8	231.2	
April 30	161.3	30.5	39.6	231.5	
December 31 (r).	186.5	37.1	58.2	281.8	+ 7.7
1959-January 31	182.3	34.8	49.3	266.4	+ 7.9
February 28 (r).	177.1	32.9	43.0	253.0	+ 7.6
March 31	173.1	32.4	42.4	247.9	+ 7.2
April 30 (p) ...	172.5	32.1	43.2	247.8	+ 7.0

⁵ Conditional-sale agreements

⁶ Other deferred payment plans, such as revolving credit and budgeted charge accounts.

(r) Revised

(p) Preliminary



DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

Published by Authority of the Hon. Gordon Churchill, Minister of Trade and Commerce

CREDIT STATISTICS

(Selected Holders)

MAY, 1959

While still below last year's figure, total accounts outstanding on the books of Sales Finance Companies at May 31 have increased by 2.9% from the amounts outstanding at April 30. Most of this increase is due to passenger cars and commercial goods other than commercial vehicles. Paper purchased continued its steady increase of the past five months, except in passenger cars where a slight decrease of one million was registered.

Total accounts receivable held by Department Stores registered a small increase of 1% from last month after a continuous decreasing trend over the past four months. The increase over the May 31, 1958 figure is 7.6%.

Accounts receivable on the books of companies licensed under the Small Loans Act were 1.6% greater than the balances at April 30, 1959, and 10.9% greater than the balances at May 31, 1958.

Retail Instalment Credit, by holder

(Estimated amounts outstanding, in millions of dollars)

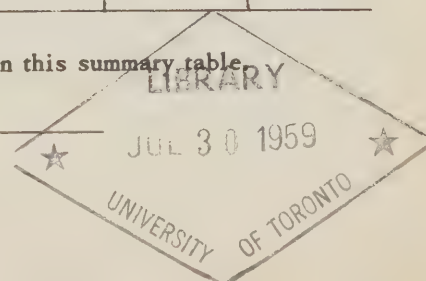
	Selected Financial Institutions		Retail Outlets				Total	
	Sales Finance Companies	Licensees, Small Loans Act	Dept. Stores		Motor Vehicle Dealers	Other	Amount	% Change
			C.S.A.	Other				
	\$	\$	\$	\$	\$	\$	\$	%
<u>1958</u>								
January 31 ..	1,047.3	15.1	169.6	33.5				
February 28 .	1,027.8	14.9	165.1	31.1				
March 31	1,019.5	14.8	161.6	30.8	22.9	236.3	1,485.9	
April 30	1,033.8	15.1	161.3	30.5				
May 31	1,053.6	15.4	161.7	30.2				
<u>1959</u>								
January 31 ..	990.0	19.0	182.3	34.9				
February 28 .	977.8	19.6	177.1	32.8				
March 31	981.2	20.6	173.1	32.4				
April 30 (p).	1,000.5	22.3	172.5	32.1				
May 31 (p) ..	1,029.5	24.3	172.6	33.2				

Note: See footnotes on following pages for explanations of headings used in this summary table.

(p) Preliminary

Prepared in Industry and Merchandising Division,
Retail Trade Section.

6542-501-59



Retail Instalment Credit held by Sales Finance Companies

(Estimated extensions, balances outstanding, and repayments,
in millions of dollars)

	Consumer Goods				Commercial Goods			
	Passenger Cars	Other	Total		Commer- cial Vehicles	Other	Total	
			Amount	% Change 1959/58			Amount	% Change 1959/58
	\$	\$	\$	%	\$	\$	\$	%
Value of Contracts Financed								
1958								
January	45.2	13.4	58.6		8.5	9.3	17.8	
February.....	43.0	11.4	54.4		7.2	8.0	15.2	
March	57.0	13.1	70.1		9.6	9.9	19.5	
April	71.8	14.1	85.9		11.6	14.0	25.6	
May	70.3	15.4	85.7		13.8	16.1	29.9	
1959								
January.....	37.1	10.6	47.7	-18.6	8.5	9.7	18.2	+ 2.2
February.....	44.0	12.5	56.5	+ 3.9	10.4	9.8	20.2	+32.9
March	56.3	12.6	68.9	- 1.7	11.0	13.2	24.2	+24.1
April	70.6	14.6	85.2	- 0.8	13.8	14.3	28.1	+ 9.8
May (p).....	69.7	16.9	86.6	+ 5.0	15.3	20.5	35.8	+19.7
Balances Outstanding								
1958								
January 31 ..			763.7				283.6	
February 28 .			752.0				275.8	
March 31	606.8	140.9	747.7		126.9	144.9	271.8	
April 30			760.2				273.6	
May 31			772.4				281.2	
1959								
January 31 ..	562.3	153.3	715.6	- 6.3	112.5	161.9	274.4	- 3.2
February 28 .	556.1	152.4	708.5	- 5.8	109.7	159.6	269.3	- 2.4
March 31	552.1	154.5	706.6	- 5.5	111.6	163.0	274.6	+ 1.0
April 30	564.9	155.5	720.4	- 5.2	113.5	166.6	280.1	+ 2.4
May 31 (p)...	573.9	155.5	729.4	- 5.6	116.1	184.0	300.1	+ 6.7
Repayments								
1958								
January			74.5				22.0	
February			66.1				23.0	
March			74.4				23.5	
April			73.4				23.8	
May			73.5				22.3	
1959								
January	47.7	12.4	60.1	-19.3	8.6	10.0	18.6	-56.4
February	50.2	13.4	63.6	- 3.8	13.2	12.1	25.3	+10.0
March	60.3	10.5	70.8	- 4.8	9.1	9.8	18.9	-19.6
April	57.8	13.6	71.4	- 2.7	11.9	10.7	22.6	- 5.0
May (p)	60.7	16.9	77.6	+ 5.6	12.7	3.1	15.8	-29.1

(p) Preliminary

Retail Instalment Credit extended by Sales Finance Companies

(Estimated number of units and value of motor vehicle contracts
financed, in thousands of dollars)

	Number of Units			Amount of Financing (\$'000)		
	May 1958	May 1959	% Change 1959/58	May 1958	May 1959	% Change 1959/58
New Passenger Cars						
Atlantic Provinces	1,083	1,204	+ 11.2	2,247	2,593	+ 15.4
Quebec	4,243	4,335	+ 2.2	10,216	10,439	+ 2.2
Ontario	6,156	6,464	+ 5.0	13,538	14,889	+ 10.0
Manitoba	615	641	+ 4.2	1,404	1,562	+ 11.3
Saskatchewan	642	651	+ 1.4	1,441	1,543	+ 7.1
Alberta	1,567	1,407	- 10.2	3,622	3,435	- 5.2
British Columbia ¹	1,116	1,086	- 2.7	2,687	2,747	+ 2.2
Canada	15,422	15,788	+ 2.4	35,155	37,208	+ 5.8
New Commercial Vehicles						
Atlantic Provinces	219	242	+ 10.5	630	800	+ 27.0
Quebec	542	598	+ 10.3	1,715	2,122	+ 23.7
Ontario	695	891	+ 28.2	2,685	3,688	+ 37.4
Manitoba	89	115	+ 29.2	367	519	+ 41.4
Saskatchewan	146	132	- 9.6	509	521	+ 2.4
Alberta	312	362	+ 16.0	1,214	1,398	+ 15.2
British Columbia ¹	183	191	+ 4.4	760	914	+ 20.3
Canada	2,186	2,531	+ 15.8	7,880	9,962	+ 26.4
Used Passenger Cars						
Atlantic Provinces	3,108	2,852	- 8.2	2,657	2,438	- 8.2
Quebec	9,035	8,506	- 5.9	9,099	8,524	- 6.3
Ontario	13,803	11,613	- 15.9	13,543	11,993	- 11.4
Manitoba	1,510	1,618	+ 7.2	1,537	1,699	+ 10.5
Saskatchewan	1,778	1,643	- 7.6	1,588	1,577	- 0.7
Alberta	3,651	3,245	- 11.1	3,510	3,148	- 10.3
British Columbia ¹	3,128	2,799	- 10.5	3,260	3,071	- 5.8
Canada	36,013	32,276	- 10.4	35,194	32,450	- 7.8
Used Commercial Vehicles						
Atlantic Provinces	613	469	- 23.5	475	397	- 16.4
Quebec	996	980	- 1.6	1,257	1,181	- 6.0
Ontario	1,159	998	- 13.9	1,393	1,345	- 3.4
Manitoba	193	203	+ 5.2	256	347	+ 35.5
Saskatchewan	324	282	- 13.0	348	267	- 23.3
Alberta	711	644	- 9.4	882	1,029	+ 16.7
British Columbia ¹	568	408	- 28.2	1,301	750	- 42.4
Canada	4,564	3,984	- 12.7	5,912	5,316	- 10.1

¹ Includes Yukon and Northwest Territories.

Cash Personal Loans and Instalment Credit held by Companies Licensed under the Small Loans Act²

(Estimated amounts outstanding, in millions of dollars)

	Cash Loans		Instalment ⁴ Credit	Total	
	Small Loans ³	Large Loans		Amount	% Change
	\$	\$	\$	\$	%
Balances Outstanding					
1958-January 31	234.9	111.5	15.1	361.5	
February 28	239.8	105.6	14.9	360.3	
March 31	248.5	100.2	14.8	363.5	
April 30	259.2	96.4	15.1	370.7	
May 31	266.5	93.0	15.4	374.9	
1959-January 31	379.5		19.0	398.5	+10.2
February 28	378.2		19.6	397.8	+10.4
March 31	381.9		20.6	402.5	+10.7
April 30 (p)	386.9		22.3	409.2	+10.4
May 31 (p)	391.5		24.3	415.8	+10.9

² Including affiliated companies engaged in making cash loans.

³ As of January 1, 1957, cash loans up to \$1,500; prior to that date, loans up to \$500. (Amendment to the Small Loans Act).

⁴ Not included are the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such balances are included in the Sales Finance Companies' figures.

Accounts Receivable held by Department Stores

	Instalment Receivables		Charge Receivables	Total	
	C.S.A. ⁵	Other ⁶		Amount	% Change
	\$	\$	\$	\$	%
1958-January 31	169.6	33.5	43.7	246.8	
February 28	165.1	31.1	39.0	235.2	
March 31	161.6	30.8	38.8	231.2	
April 30	161.3	30.5	39.6	231.5	
May 31	161.7	30.2	40.5	232.4	
1959-January 31	182.3	34.8	49.3	266.4	+ 7.9
February 28	177.1	32.9	43.0	253.0	+ 7.6
March 31	173.1	32.4	42.4	247.9	+ 7.2
April 30	172.5	32.1	43.2	247.8	+ 7.0
May 31 (p)	172.6	33.2	44.3	250.1	+ 7.6

⁵ Conditional-sale agreements

⁶ Other deferred payment plans, such as revolving credit and budgeted charge accounts.

(p) Preliminary



DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

Price: \$1.00 a year

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CREDIT STATISTICS

(Selected Holders)

JUNE, 1959

This report contains final revisions to the 1958 monthly instalment credit series of Sales Finance companies and licensees under the Small Loans Act. The report also contains a preliminary revision for the first five months of 1959. These revisions are based on the regular Annual Survey (See annual report on "Sales Financing, 1958").

A definite break will be noticed between December 1958 and January 1959 in the Balances Outstanding arising from instalment credit extended by licensees under the Small Loans Act. This break results from a change in classification which took effect at the beginning of 1959.

June 30 outstanding balances on the books of Sales Finance companies have increased sharply from May 31 by \$33 million (3.2%) reflecting the increased business in all categories of consumer and commercial goods. Accounts receivable on the books of Department Stores are practically the same as at May 31, while accounts receivables on the books of loan companies have registered a small increase.

Retail Instalment Credit, by holder

(Estimated amounts outstanding, in millions of dollars)

	Selected Financial Institutions		Retail Outlets				Total	
	Sales Finance Companies	Licensees, Small Loans Act	Dept. Stores		Motor Vehicle Dealers	Other	Amount	% Change
			C.S.A.	Other				
	\$	\$	\$	\$	\$	\$	\$	%
<u>1958</u>								
January 31 ..	1,049.1	15.5	169.6	33.5				
February 28 .	1,031.4	15.2	165.1	31.1				
March 31	1,024.9	15.2	161.6	30.8	22.9	229.0	1,484.4	
April 30	1,041.0	15.4	161.3	30.5				
May 31	1,062.6	15.8	161.7	30.2				
June 30(p) ..	1,075.9	16.2	162.4	28.7	24.8	229.4	1,537.4	
<u>1959</u>								
January 31 ..	999.2	24.1	182.3	34.8				
February 28 .	990.2	24.5	177.1	32.9				
March 31	996.4	25.2	172.6	32.1	18.1	231.3	1,475.7	- 0.6
April 30	1,016.1	26.5	172.1	31.8				
May 31 ...	1,046.4	28.0	172.2	32.8				
June 30(p) ..	1,079.6	29.6	171.8	33.4				

Note: See footnotes on following pages for explanations of headings used in this summary table.

(p) Preliminary

6542-501-59

Prepared in Industry and Merchandising Division,
Retail Trade Section.

The Queen's Printer and Controller of Stationery, Ottawa, 1959

Retail Instalment Credit held by Sales Finance Companies

(Estimated extensions, balances outstanding, and repayments,
in millions of dollars)

	Consumer Goods				Commercial Goods			
	Passenger Cars	Other	Total		Commercial Vehicles	Other	Total	
			Amount	% Change 1959/58			Amount	% Change 1959/58
	\$	\$	\$	%	\$	\$	\$	%
Value of Contracts Financed								
1958 - Jan.	45.7	15.0	60.7		8.1	8.8	16.9	
Feb.	43.4	12.7	56.1		6.8	7.6	14.4	
March	58.2	14.6	72.8		9.2	9.4	18.6	
April	73.2	15.7	88.9		11.2	13.3	24.5	
May	71.2	17.2	88.4		13.3	15.3	28.6	
June	68.3	16.2	84.5		11.3	13.6	24.9	
1959 - Jan.	37.1	11.4	48.5	- 20.1	8.5	9.0	17.5	+ 3.6
Feb.	44.0	13.3	57.3	+ 2.1	10.4	9.0	19.4	+ 34.7
March	56.3	13.4	69.7	- 4.3	11.0	12.4	23.4	+ 25.8
April	70.6	15.3	85.9	- 3.4	13.8	13.5	27.3	+ 11.4
May	69.7	17.7	87.4	- 1.1	15.3	19.7	35.0	+ 22.4
June	75.7	19.0	94.7	+ 12.1	17.2	20.5	37.7	+ 51.4
Balances Outstanding								
1958- Jan.31			766.2				282.9	
Feb.28			757.0				274.4	
Mar.31	608.3	146.9	755.2		126.6	143.1	269.7	
Apr.30			770.2				270.8	
May 31			784.9				277.7	
June30	641.6	154.8	796.4		125.5	154.0	279.5	
1959- Jan.31	571.9	172.3	744.2	- 2.9	109.0	146.0	255.0	- 9.9
Feb.28	567.9	171.9	739.8	- 2.3	106.7	143.7	250.4	- 8.7
Mar.31	567.1	174.2	741.3	- 1.8	108.8	146.3	255.1	- 5.4
Apr.30	580.4	175.1	755.5	- 1.9	110.7	149.9	260.6	- 3.8
May 31	590.6	175.1	765.7	- 2.4	113.2	167.5	280.7	+ 1.1
June30	609.4	178.4	787.8	- 1.1	116.5	175.3	291.8	+ 4.4
Repayments								
1958 - Jan.			74.0				21.8	
Feb.			65.3				22.9	
March			74.6				23.3	
April			64.8				23.4	
May			73.8				21.7	
June			73.0				23.1	
1959 - Jan.	52.9	19.6	72.5	- 2.0	11.0	8.9	19.9	- 8.7
Feb.	48.0	13.7	61.7	- 5.5	12.7	11.3	24.0	+ 4.8
March	57.1	11.1	68.2	- 8.6	8.9	9.8	18.7	- 19.7
April	57.3	14.4	71.7	+ 10.6	11.9	9.9	21.8	- 6.8
May	59.5	17.7	77.2	+ 4.6	12.8	2.1	14.9	- 31.3
June	56.9	15.7	72.6	- 0.5	13.9	12.7	26.6	+ 15.2

Retail Instalment Credit extended by Sales Finance Companies

3

(Estimated number of units and value of motor vehicle contracts
financed, in thousands of dollars)

	Number of Units			Amount of Financing (\$'000)		
	June 1958	June 1959	% Change 1959/58	June 1958	June 1959	% Change 1959/58
New Passenger Cars						
Atlantic Provinces	997	1,153	+ 15.6	2,024	2,527	+ 24.9
Quebec	3,832	4,370	+ 14.0	9,053	10,571	+ 16.8
Ontario	6,109	7,121	+ 16.6	13,608	16,640	+ 22.3
Manitoba	645	777	+ 20.5	1,419	1,734	+ 22.2
Saskatchewan	638	716	+ 12.2	1,422	1,710	+ 20.3
Alberta	1,511	1,665	+ 10.2	3,547	4,043	+ 14.0
British Columbia ¹	1,124	1,370	+ 21.9	2,719	3,420	+ 25.8
Canada	14,856	17,172	+ 15.6	33,792	40,645	+ 20.3
New Commercial Vehicles						
Atlantic Provinces	172	268	+ 55.8	471	861	+ 82.8
Quebec	466	575	+ 23.4	1,505	2,068	+ 37.4
Ontario	680	878	+ 29.1	2,158	3,541	+ 64.1
Manitoba	82	114	+ 39.0	352	540	+ 53.4
Saskatchewan	113	135	+ 19.5	594	518	- 12.8
Alberta	310	387	+ 24.8	1,169	1,566	+ 34.0
British Columbia ¹	160	255	+ 59.4	735	1,050	+ 42.9
Canada	1,983	2,612	+ 31.7	6,984	10,144	+ 45.2
Used Passenger Cars						
Atlantic Provinces	2,954	2,965	+ 0.4	2,563	2,545	- 0.7
Quebec	8,187	8,310	+ 1.5	8,458	8,550	+ 1.1
Ontario	13,214	12,636	- 4.4	12,944	13,010	+ 0.5
Manitoba	1,531	1,754	+ 14.6	1,500	1,842	+ 22.8
Saskatchewan	1,721	1,948	+ 13.2	1,525	1,821	+ 19.4
Alberta	3,833	3,720	- 2.9	3,702	3,761	+ 1.6
British Columbia ¹	2,786	3,140	+ 12.7	2,951	3,508	+ 18.9
Canada	34,226	34,473	+ 0.7	33,643	35,037	+ 4.1
Used Commercial Vehicles						
Atlantic Provinces	544	518	- 4.8	428	1,069	+ 149.8
Quebec	865	913	+ 5.5	1,024	1,097	+ 7.1
Ontario	1,103	1,063	- 3.6	1,279	1,427	+ 11.6
Manitoba	164	209	+ 27.4	169	448	+ 165.1
Saskatchewan	259	274	+ 5.8	231	330	+ 42.9
Alberta	543	656	+ 20.8	649	1,414	+ 117.9
British Columbia ¹	414	546	+ 31.9	963	1,320	+ 37.1
Canada	3,892	4,179	+ 7.4	4,743	7,105	+ 49.8

¹ Includes Yukon and Northwest Territories.

Cash Personal Loans and Instalment Credit
held by Companies Licensed under the Small Loans Act²

(Estimated amounts outstanding, in millions of dollars)

	Cash Loans ³ Large and Small	Instalment ⁴ Credit	Amount	Total
				Net Change Over Previous Year
	\$	\$	\$	\$
Balances Outstanding				
1958 - January 31 ...	340.3	15.5	355.8	+ 1.5
February 28 ..	339.7	15.2	354.9	+ 2.0
March 31	350.5	15.2	365.7	+ 5.2
April 30	357.7	15.4	373.1	+ 6.8
May 31	362.1	15.8	377.9	+ 7.8
June 30	367.8	16.2	384.0	+ 8.4
July 31	373.7	16.6	390.3	+ 10.0
August 31	376.3	16.9	393.2	+ 10.2
September 30 .	374.9	17.2	392.1	+ 11.0
October 31 ...	372.3	17.8	390.1	+ 11.3
November 30 ..	376.1	18.1	394.2	+ 11.7
December 31 ..	382.3	18.6	400.9	+ 10.6
1959 - January 31 (r)	381.1	(5) 24.1	405.2	+ 13.9
February 28(r)	379.9	24.5	404.4	+ 13.9
March 31 (r) .	383.8	25.2	409.0	+ 11.8
April 30 (r) .	388.9	26.5	415.4	+ 11.3
May 31 (r) ...	394.0	28.0	422.0	+ 11.7
June 30 (p) ..	399.0	29.6	428.6	+ 11.6

²Including affiliated companies engaged in making cash loans.

³As of January 1, 1957, cash loans up to \$1,500; prior to that date, loans up to \$500. (Amendment to the Small Loans Act).

⁴Not included are the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such balances are included in the Sales Finance Companies' figures.

⁵The break in the series is due to a change in classification taking effect January 1959.

Accounts Receivable held by Department Stores

	Instalment Receivables		Charge Receivables	Total	
	C.S.A. ⁶	Other ⁷		Amount	Net Change Over Previous Year
	\$	\$	\$	\$	\$
1958 - January 31 ...	169.6	33.5	43.7	246.8	
February 28 ..	165.1	31.1	39.0	235.2	
March 31	161.6	30.8	38.8	231.2	
April 30	161.3	30.5	39.6	231.5	
May 31	161.7	30.2	40.5	232.4	
June 30	162.4	28.7	39.7	230.8	
1959 - January 31 ...	182.3	34.8	49.3	266.4	+ 7.9
February 28 ..	177.1	32.9	43.0	253.0	+ 7.6
March 31	172.6	32.1	42.6	247.3	+ 7.0
April 30	172.1	31.8	43.4	247.3	+ 6.8
May 31	172.2	32.8	44.5	249.5	+ 7.4
June 30 (p) ..	171.8	33.4	44.1	249.3	+ 8.0

6) Conditional-sale agreements. 7) Other deferred payment plans, such as revolving credit and budgeted charge accounts.
(p) Preliminary (r) Revised.

Instalment Credit Extended by Sales Finance Companies
Revisions to 1958 Monthly Estimates of Paper Purchased

5

(dollar values in thousands)

Month 1958	Motor Vehicles						Other	Total
	New		Used		Total, New + Used			
	No. of Units	Value	No. of Units	Value	No. of Units	Value	Value	Value
	C o n s u m e r G o o d s							
January .	10,561	24,250	21,544	21,425	32,105	45,675	15,020	60,695
February	9,553	21,415	21,843	21,959	31,396	43,374	12,725	56,099
March ...	12,860	29,028	29,410	29,156	42,270	58,184	14,609	72,793
April ...	16,062	36,553	37,505	36,675	53,567	73,228	15,743	88,971
May	15,526	35,456	36,596	35,766	52,122	71,222	17,241	88,463
June	14,956	34,081	34,780	34,190	49,736	68,271	16,255	84,526
July	15,379	34,971	37,098	36,410	52,477	71,381	17,969	89,350
August ..	11,654	26,433	31,045	30,244	42,699	56,677	16,049	72,726
September	10,621	23,616	26,550	25,607	37,171	49,223	19,184	68,407
October .	10,826	24,885	24,705	23,767	35,531	48,652	20,034	68,686
November	9,774	22,426	20,564	19,810	30,338	42,236	16,758	58,994
December	9,630	22,713	17,774	18,002	27,404	40,715	19,422	60,137
Total ...	147,402	335,827	339,414	333,011	486,816	668,838	201,009	869,847
	C o m m e r c i a l G o o d s							
January .	1,479	4,694	2,994	3,405	4,473	8,099	8,828	16,927
February	1,282	3,822	2,757	3,016	4,039	6,838	7,591	14,429
March ...	1,643	5,158	3,624	4,085	5,267	9,243	9,397	18,640
April ...	2,035	6,396	4,487	4,823	6,522	11,219	13,261	24,480
May	2,180	7,796	4,522	5,454	6,702	13,250	15,303	28,553
June	1,978	6,910	3,856	4,376	5,834	11,286	13,577	24,863
July	1,883	6,338	3,847	4,088	5,730	10,426	14,274	24,700
August ..	1,709	6,026	3,534	3,846	5,243	9,872	13,577	23,449
September	1,850	6,110	3,707	3,723	5,557	9,833	12,452	22,285
October .	1,764	5,834	3,386	3,552	5,150	9,386	12,626	22,012
November	1,656	5,465	3,015	3,445	4,671	8,910	13,489	22,399
December	1,660	5,731	2,703	3,619	4,363	9,350	12,616	21,966
Total ...	21,119	70,280	42,432	47,432	63,551	117,712	146,991	264,703

Retail Instalment Credit Held by Sales Finance Companies
Revisions to 1958 Monthly Estimates of Balances Outstanding

(in thousands of dollars)

1958 (end of month)	Consumer Goods			Commercial Goods			Total, All Goods
	Passenger Cars--New and Used	Other	Total	Commercial Vehicles-- New and Used	Other	Total	
January ..			766,248			282,907	1,049,155
February .			757,000			274,400	1,031,400
March	608,300	146,900	755,200	126,600	143,100	269,700	1,024,900
April			770,200			270,800	1,041,000
May			784,900			277,700	1,062,600
June	641,600	154,800	796,400	125,500	154,000	279,500	1,075,900
July	646,700	157,600	804,300	124,700	154,400	279,100	1,083,400
August ...	647,000	160,800	807,800	124,400	152,900	277,300	1,085,100
September	635,300	166,200	801,500	120,700	150,200	270,900	1,072,400
October ..	620,900	169,600	790,500	118,500	147,700	266,200	1,056,700
November .	606,900	172,500	779,400	116,000	147,200	263,200	1,042,600
December .	587,667	180,547	768,214	111,519	145,861	257,380	1,025,594

Revisions to 1958 Monthly Estimates of Repayments on

Retail Instalment Credit Extended

(in thousands of dollars)

Month 1958	Consumer Goods			Commercial Goods			Total, All Goods
	Passenger Cars--New and Used	Other	Total	Commercial Vehicles-- New and Used	Other	Total	
January			74,023			21,847	95,870
February			65,347			22,936	88,283
March			74,593			23,340	97,933
First Quarter	174,418	39,545	213,963	32,779	35,344	68,123	282,086
April			73,971			23,380	88,181
May			73,763			21,653	95,416
June			73,026			23,063	96,089
Second Quarter	179,421	41,339	220,760	36,855	31,241	68,096	288,856
July	66,281	15,169	81,450	11,226	13,874	25,100	106,550
August	56,377	12,849	69,226	10,172	15,077	25,249	94,475
September ...	60,923	13,784	74,707	13,533	15,152	28,685	103,392
October	63,052	16,634	79,686	11,586	15,126	26,712	106,398
November	56,236	13,858	70,094	11,410	13,989	25,399	95,493
December	59,948	11,375	71,323	13,831	13,955	27,786	99,109

Sales Finance Companies' Wholesale Instalment Credit
Revisions to Quarterly Estimates of Paper Purchased
and Balances Outstanding
(in millions of dollars)

	Paper Purchased during quarter	Balances Outstanding end of quarter
<u>1958</u>		
First Quarter	285.9	230.0
Second Quarter	345.7	218.5
Third Quarter	174.9	133.5
Fourth Quarter	298.4	190.7
<u>1959</u>		
First Quarter	359.6	267.9
Second Quarter	412.1	253.0



DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

Monthly

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CREDIT STATISTICS

(Selected Holders)

July, 1959

Balances outstanding on the books of Sales Finance companies at July 31 were 2.4 per cent above the level of a year ago with a gain of \$26.1 million. This nominal increase was accounted for by increased financing of commercial goods; the gain in consumer goods financing was 0.3 per cent for paper purchased while balances outstanding decreased 0.2 per cent.

An increase of 12.5 per cent occurred in the balances owing to companies licensed under the Small Loans Act. The consistent monthly increases in the amount owing to these firms have raised the total to \$438.9 million at July 31, 1959.

Department stores reported a gain of 8.3 per cent in outstanding balances. Although the \$245.0 million was seasonally lower than the preceding months, it was \$18.8 million above the July 31, 1958 figure.

Retail Instalment Credit, by holder

(Estimated amounts outstanding, in millions of dollars)

	Selected Financial Institutions		Retail Outlets				Total	
	Sales Finance Companies	Licensees, Small Loans Act	Dept. Stores		Motor Vehicle Dealers	Other	Amount	% Change
			C.S.A.	Other				
	\$	\$	\$	\$	\$	\$	\$	%
<u>1958</u>								
March 31	1,024.9	15.2	161.6	30.8	22.9	229.0	1,484.4	
April 30	1,041.0	15.4	161.3	30.5				
May 31	1,062.6	15.8	161.7	30.2				
June 30	1,075.9	16.2	162.4	28.7	24.8	229.4	1,537.4	
July 31	1,083.4	16.6	160.4	27.9				
<u>1959</u>								
March 31	996.4	25.2	172.6	32.1	18.1	231.3	1,475.7	- 0.6
April 30	1,016.1	26.5	172.1	31.8				
May 31	1,046.4	28.0	172.2	32.8				
June 30	1,079.6	29.6	171.8	33.4				
July 31 (p) ..	1,109.5	31.1	170.2	33.3				

Note: See footnotes on following pages for explanations of headings used in this summary table.

(p) Preliminary

6542-501-79

Prepared in Industry and Merchandising Division,
Retail Trade Section.

Retail Instalment Credit held by Sales Finance Companies

(Estimated extensions, balances outstanding, and repayments,
in millions of dollars)

Date	Consumer Goods				Commercial Goods			
	Passenger Cars	Other	Total		Commercial Vehicles	Other	Total	
			Amount	% Change 1959/58			Amount	% Change 1959/58
	\$	\$	\$	%	\$	\$	\$	%
Value of Contracts Financed								
<u>1958</u> - March	58.2	14.6	72.8		9.2	9.4	18.6	
April	73.2	15.7	88.9		11.2	13.3	24.5	
May	71.2	17.2	88.4		13.3	15.3	28.6	
June	68.3	16.2	84.5		11.3	13.6	24.9	
July	71.4	18.0	89.4		10.4	14.3	24.7	
<u>1959</u> - March	56.3	13.4	69.7	- 4.3	11.0	12.4	23.4	+25.8
April	70.6	15.3	85.9	- 3.4	13.8	13.5	27.3	+11.4
May	69.7	17.7	87.4	- 1.1	15.3	19.7	35.0	+22.4
June(r)	75.7	19.0	94.7	+12.1	16.6	21.1	37.7	+51.4
July(p)	72.0	17.7	89.7	+ 0.3	13.9	25.1	39.0	+57.9
Balances Outstanding								
<u>1958</u> - Mar.31	608.3	146.9	755.2		126.6	143.1	269.7	
Apr.30			770.2				270.8	
May 31			784.9				277.7	
June30	641.6	154.8	796.4		125.5	154.0	279.5	
July31	646.7	157.6	804.3		124.7	154.4	279.1	
<u>1959</u> - Mar.31	567.1	174.2	741.3	- 1.8	108.8	146.3	255.1	- 5.4
Apr.30	580.4	175.1	755.5	- 1.9	110.7	149.9	260.6	- 3.8
May 31	590.6	175.1	765.7	- 2.4	113.2	167.5	280.7	+ 1.1
June30	609.4	178.4	787.8	- 1.1	116.5	175.3	291.8	+ 4.4
July31	624.3	178.6	802.9	- 0.2	118.5	188.1	306.6	+ 9.9
Repayments								
1958 - March			74.6				23.3	
April			64.8				23.4	
May			73.8				21.7	
June			73.0				23.1	
July	66.3	15.2	81.5		11.2	13.9	25.1	
1959 - March	57.1	11.1	68.2	- 8.6	8.9	9.8	18.7	-19.7
April	57.3	14.4	71.7	+10.6	11.9	9.9	21.8	- 6.8
May	59.5	17.7	77.2	+ 4.6	12.8	2.1	14.9	-31.3
June(r)	56.9	15.7	72.6	- 0.5	13.3	13.3	26.6	+15.2
July(p)	57.1	17.5	74.6	- 8.5	11.9	12.3	24.2	- 3.6

Retail Instalment Credit extended by Sales Finance Companies

(Estimated number of units and value of motor vehicle contracts
financed, in thousands of dollars)

Province	Number of Units			Amount of Financing (\$'000)		
	July 1958	July 1959	% Change 1959/58	July 1958	July 1959	% Change 1959/58
New Passenger Cars						
Atlantic Provinces	1,155	1,179	+ 2.1	2,339	2,602	+11.2
Quebec	3,901	4,274	+ 9.6	9,349	10,345	+10.7
Ontario	6,323	6,695	+ 5.9	14,053	15,807	+12.5
Manitoba	626	739	+18.1	1,387	1,790	+29.1
Saskatchewan	624	687	+10.1	1,377	1,601	+16.3
Alberta	1,522	1,356	-10.9	3,487	3,309	- 5.1
British Columbia ¹	1,125	1,308	+16.3	2,682	3,285	+22.5
Canada	15,276	16,238	+ 6.3	34,674	38,739	+11.7
New Commercial Vehicles						
Atlantic Provinces	205	232	+13.2	676	887	+31.2
Quebec	447	551	+23.3	1,529	2,184	+42.8
Ontario	625	735	+17.6	2,055	2,737	+33.2
Manitoba	62	98	+58.1	345	611	+77.1
Saskatchewan	118	119	+ 0.8	379	433	+14.2
Alberta	243	305	+25.5	761	1,141	+49.9
British Columbia ¹	188	239	+27.1	661	932	+41.0
Canada	1,888	2,279	+20.7	6,406	8,925	+39.3
Used Passenger Cars						
Atlantic Provinces	3,272	2,750	-16.0	2,839	2,436	-14.2
Quebec	8,834	7,913	-10.4	9,070	8,133	-10.3
Ontario	14,391	12,257	-14.8	14,033	12,712	- 9.4
Manitoba	1,518	1,610	+ 6.1	1,487	1,695	+14.0
Saskatchewan	1,741	1,815	+ 4.3	1,493	1,639	+ 9.8
Alberta	3,530	3,301	- 6.5	3,418	3,406	- 0.4
British Columbia ¹	3,221	2,902	- 9.9	3,488	3,201	- 8.2
Canada	36,507	32,548	-10.8	35,828	33,222	- 7.3
Used Commercial Vehicles						
Atlantic Provinces	550	507	- 7.8	452	486	+ 7.5
Quebec	822	800	- 2.7	983	998	+ 1.5
Ontario	1,032	932	- 9.7	1,178	1,238	+ 5.1
Manitoba	159	150	- 5.7	153	203	+32.7
Saskatchewan	257	259	+ 0.8	216	272	+25.9
Alberta	569	558	- 1.9	684	943	+37.9
British Columbia ¹	494	468	- 5.3	765	851	+11.2
Canada	3,883	3,674	- 5.4	4,431	4,991	+12.6

¹ Includes Yukon and Northwest Territories.

Cash Personal Loans and Instalment Credit¹
held by Companies Licensed under the Small Loans Act¹
(Estimated amounts outstanding, in millions of dollars)

Date	Cash Loans Large and Small	Instalment ² Credit	Total	
			Amount	% Change 1959/58
	\$	\$	\$	%
<u>Balances Outstanding</u>				
1958 - March 31.....	350.5	15.2	365.7	
April 30.....	357.7	15.4	373.1	
May 31.....	362.1	15.8	377.9	
June 30.....	367.8	16.2	384.0	
July 31.....	373.7	16.6	390.3	
1959 - March 31.....	383.8	25.2	409.0	+11.8
April 30.....	388.9	26.5	415.4	+11.3
May 31.....	394.0	28.0	422.0	+11.7
June 30.....	399.0	29.6	428.6	+11.6
July 31 (p)...	407.8	31.1	438.9	+12.5

¹ Including affiliated companies engaged in making cash loans.

² Not included are the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such balances are included in the Sales Finance Companies' figures.

Accounts Receivable held by Department Stores

Date	Instalment Receivables		Charge Receivables	Total	
	C.S.A. ³	Other ⁴		Amount	% Change
	\$	\$	\$	\$	%
1958 - March 31.....	161.6	30.8	38.8	231.2	
April 30.....	161.3	30.5	39.6	231.5	
May 31.....	161.7	30.2	40.5	231.4	
June 30.....	162.4	28.7	39.7	230.8	
July 31.....	160.4	27.9	37.9	226.2	
1959 - March 31.....	172.6	32.1	42.6	247.3	+ 7.0
April 30.....	172.1	31.8	43.4	247.3	+ 6.8
May 31.....	172.2	32.8	44.5	249.5	+ 7.4
June 30 (p)...	171.8	33.4	44.1	249.3	+ 8.0
July 31 (p)...	170.2	33.3	46.5	245.0	+ 8.3

³ Conditional-sale agreements

⁴ Other deferred payment plans, such as revolving credit and budgeted charge accounts.



DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

Published by Authority of the Hon. Gordon Churchill, Minister of Trade and Commerce

CREDIT STATISTICS

(Selected Holders)

August, 1959

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The value of contracts financed by Sales Finance Companies during August has decreased from the previous month, both in consumer goods by \$12.8 million, and in commercial goods by \$5.8 million. The totals, however, still show an increase over the same period of last year with consumer goods showing a gain of 5.7% for a total of \$76.9 million and commercial goods, a gain of 41.7% for a total of \$33.3 million.

The consistent increase of credit financing by licencees under the Small Loans Act has reached the level of \$447.9 million outstanding in August. This is an increase of 13.9% over the same month of last year.

The accounts receivable of Department Stores, totalling to \$244.7 million, has decreased slightly from July to August. This total is, at the same time, an increase of 7.7% over the same period of last year.

Retail Instalment Credit, by holder

(Estimated amounts outstanding, in millions of dollars)

	Selected Financial Institutions		Retail Outlets				Total	
	Sales Finance Companies	Licensees, Small Loans Act	Dept. Stores		Motor Vehicle Dealers	Other	Amount	% Change
			C.S.A.	Other				
	\$	\$	\$	\$	\$	\$	\$	%
1958								
March 31	1,024.9	15.2	161.6	30.8	22.9	229.0	1,484.4	
April 30	1,041.0	15.4	161.3	30.5				
May 31	1,062.6	15.8	161.7	30.2				
June 30	1,075.9	16.2	162.4	28.7	24.8	229.4	1,537.4	
July 31	1,083.4	16.6	160.4	27.9				
August 31	1,085.1	16.9	161.0	27.7				
1959								
March 31	996.4	25.2	172.6	32.1	18.1	231.3	1,475.7	- 0.6
April 30	1,016.1	26.5	172.1	31.8				
May 31	1,046.4	28.0	172.2	32.8				
June 30	1,079.6	29.6	171.8	33.3	19.4	232.9	1,566.6	+ 1.9
July 31	1,109.5	31.1	170.2	33.3				
August 31 (p)	1,121.9	32.3	157.2	46.2				

Note: See footnotes on following pages for explanations of headings used in this summary table.

(p) Preliminary

6542-501-79

Prepared in Industry and Merchandising Division,
Retail Trade Section.

Retail Instalment Credit held by Sales Finance Companies

(Estimated extensions, balances outstanding, and repayments,
in millions of dollars)

Date	Consumer Goods				Commercial Goods			
	Passenger Cars	Other	Total		Commercial Vehicles	Other	Total	
			Amount	% Change 1959/58			Amount	% Change 1959/58
	\$	\$	\$	%	\$	\$	\$	%
Value of Contracts Financed								
1958 - April	73.2	15.7	88.9		11.2	13.3	24.5	
May	71.2	17.2	88.4		13.3	15.3	28.6	
June	68.3	16.2	84.5		11.3	13.6	24.9	
July	71.4	18.0	89.4		10.4	14.3	24.7	
August	56.7	16.0	72.7		9.9	13.6	23.5	
1959 - April	70.6	15.3	85.9	- 3.4	13.8	13.5	27.3	+11.4
May	69.7	17.7	87.4	- 1.1	15.3	19.7	35.0	+22.4
June	75.7	19.0	94.7	+12.1	16.6	21.1	37.7	+51.4
July	72.0	17.7	89.7	+ 0.3	13.9	25.1	39.0	+57.9
August(p)	59.5	17.4	76.9	+ 5.8	12.7	20.6	33.3	+41.7
Balances Outstanding								
1958 - Apr.30			770.2				270.8	
May 31			784.9				277.7	
June30	641.6	154.8	796.4		125.5	154.0	279.5	
July31	646.7	157.6	804.3		124.7	154.4	279.1	
August31	647.0	160.8	807.8		124.4	152.9	277.3	
1959 - Apr.30	580.4	175.1	755.5	- 1.9	110.7	149.9	260.6	- 3.8
May 31	590.6	175.1	765.7	- 2.4	113.2	167.5	280.7	+ 1.1
June30	609.4	178.4	787.8	- 1.1	116.5	175.3	291.8	+ 4.4
July31	624.3	178.6	802.9	- 0.2	118.5	188.1	306.6	+ 9.9
August31(p)	625.7	180.5	806.2	- 0.2	120.6	195.1	315.7	+13.8
Repayments								
1958 - April			64.8				23.4	
May			73.8				21.7	
June			73.0				23.1	
July	66.3	15.2	81.5		11.2	13.9	25.1	
August	56.4	12.8	69.2		10.2	15.1	25.3	
1959 - April	57.3	14.4	71.7	+10.6	11.9	9.9	21.8	- 6.8
May	59.5	17.7	77.2	+ 4.6	12.8	2.1	14.9	-31.3
June	56.9	15.7	72.6	- 0.5	13.3	13.3	26.6	+15.2
July	57.1	17.5	74.6	- 8.5	11.9	12.3	24.2	- 3.6
August(p)	58.1	15.5	73.6	+ 6.4	10.6	13.6	24.2	- 4.3

Retail Instalment Credit extended by Sales Finance Companies

(Estimated number of units and value of motor vehicle contracts
financed, in thousands of dollars)

Province	Number of Units			Amount of Financing (\$'000)		
	August 1958	August 1959	% Change 1959/58	August 1958	August 1959	% Change 1959/58
New Passenger Cars						
Atlantic Provinces	839	1,023	+21.9	1,787	2,254	+26.1
Quebec	2,903	3,336	+14.9	6,990	8,211	+17.5
Ontario	4,673	5,300	+13.4	10,156	12,401	+22.1
Manitoba	501	796	+58.9	1,127	1,784	+58.3
Saskatchewan	600	537	-10.5	1,334	1,255	- 5.9
Alberta	1,198	1,230	+ 2.7	2,742	2,955	+ 7.8
British Columbia ¹	862	1,221	+41.6	2,073	2,965	+43.0
Canada	11,576	13,443	+16.1	26,209	31,825	+21.4
New Commercial Vehicles						
Atlantic Provinces	165	225	+36.4	707	670	- 5.2
Quebec	488	528	+ 8.2	1,535	1,882	+22.6
Ontario	505	590	+16.8	1,963	2,200	+12.1
Manitoba	59	89	+50.8	263	434	+65.0
Saskatchewan	92	125	+35.9	217	433	+99.5
Alberta	265	335	+26.4	875	1,455	+66.3
British Columbia ¹	140	190	+35.7	531	769	+44.8
Canada	1,714	2,082	+21.5	6,091	7,843	+28.8
Used Passenger Cars						
Atlantic Provinces	2,668	2,513	- 5.8	2,279	2,212	- 2.9
Quebec	6,958	6,621	- 4.8	7,179	6,686	- 6.9
Ontario	12,559	9,746	-22.4	12,099	10,109	-16.4
Manitoba	1,226	1,654	+34.9	1,175	1,715	+46.0
Saskatchewan	1,483	1,343	- 9.4	1,298	1,202	- 7.4
Alberta	2,997	2,891	- 3.5	2,805	2,834	+ 1.0
British Columbia ¹	2,659	2,706	+ 1.8	2,925	2,919	- 0.2
Canada	30,550	27,474	-10.1	29,760	27,677	- 7.0
Used Commercial Vehicles						
Atlantic Provinces	442	406	- 8.1	343	342	- 0.3
Quebec	767	767	0.0	881	924	+ 4.9
Ontario	942	878	- 6.8	1,178	1,102	- 6.5
Manitoba	152	204	+34.2	139	319	+129.5
Saskatchewan	267	256	- 4.1	210	294	+40.0
Alberta	584	657	+12.5	754	964	+27.9
British Columbia ¹	413	459	+11.1	664	867	+30.6
Canada	3,567	3,627	+ 1.7	4,169	4,812	+15.4

¹ Includes Yukon and Northwest Territories.

**Cash Personal Loans and Instalment Credit
held by Companies Licensed under the Small Loans Act¹**

(Estimated amounts outstanding, in millions of dollars)

Date	Cash Loans Large and Small	Instalment ² Credit	Total	
			Amount	% Change 1959/58
	\$	\$	\$	%
<u>Balances Outstanding</u>				
1958 - March 31.....	350.5	15.2	365.7	
April 30.....	357.7	15.4	373.1	
May 31.....	362.1	15.8	377.9	
June 30.....	367.8	16.2	384.0	
July 31.....	373.7	16.6	390.3	
August 31....	376.3	16.9	393.2	
1959 - March 31.....	383.8	25.2	409.0	+11.8
April 30.....	388.9	26.5	415.4	+11.3
May 31.....	394.0	28.0	422.0	+11.7
June 30.....	399.0	29.6	428.6	+11.6
July 31 (p).. August 31 (p)	407.8 415.6	31.1 32.3	438.9 447.9	+12.5 +13.9

¹ Including affiliated companies engaged in making cash loans.

² Not included are the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such balances are included in the Sales Finance Companies' figures.

Accounts Receivable held by Department Stores

Date	Instalment Receivables		Charge Receivables	Total	
	C.S.A. ³	Other ⁴		Amount	% Change
	\$	\$	\$	\$	%
1958 - March 31.....	161.6	30.8	38.8	231.2	
April 30.....	161.3	30.5	39.6	231.5	
May 31.....	161.7	30.2	40.5	231.4	
June 30.....	162.4	28.7	39.7	230.8	
July 31.....	160.4	27.9	37.9	226.2	
August 31....	161.0	27.7	38.4	227.1	
1959 - March 31.....	172.6	32.1	42.6	247.3	+ 7.0
April 30.....	172.1	31.8	43.4	247.3	+ 6.8
May 31.....	172.2	32.8	44.5	249.5	+ 7.4
June 30 (r).. July 31 (r).. August 31 (p)	171.8 170.2 157.2	33.3 33.3 46.2	44.2 41.5 41.3	249.3 245.0 244.7	+ 8.0 + 8.3 + 7.7

³ Conditional-sale agreements

⁴ Other deferred payment plans, such as revolving credit and budgeted charge accounts.



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CREDIT STATISTICS

(Selected Holders)

September, 1959

Retail Instalment Credit, by holder

(Estimated amounts outstanding, in millions of dollars)

Date	Selected Financial Institutions		Retail Outlets				Total	
	Sales Finance Companies	Licenses, Small Loans Act	Dept. Stores C.S.A. ¹	Other	Motor Vehicle Dealers	Other	Amount	% Change Prev. Yr.
<u>1958</u>	\$	\$	\$	\$	\$	\$	\$	%
June 30....	1,075.9	16.2	162.4	28.7	24.8	229.4	1,537.4	- 0.7
July 31....	1,083.4	16.6	160.4	27.9				
August 31..	1,085.1	16.9	161.0	27.7				
Sept. 30...	1,072.4	17.2	164.0	28.7	23.6	234.9	1,540.8	
<u>1959</u>								
June 30(r).	1,079.6	29.6	171.4	34.0	19.4	232.9	1,566.9	+ 1.9
July 31(r).	1,109.5	31.1	169.7	34.0				
Aug. 31(r).	1,121.9	32.2	156.8	46.4				
Sept. 30(p)	1,135.9	32.9	153.0	55.5				

Cash Personal Loans and Instalment Credit
held by Companies Licensed under the Small Loans Act ³

(Estimated amounts outstanding, in millions of dollars)

Date	Cash Loans Large and Small	Instalment ⁴ Credit	Total	
			Amount	% Change Prev. Yr.
<u>1958</u>	\$	\$	\$	%
June 30.....	367.8	16.2	384.0	+ 8.4
July 31.....	373.7	16.6	390.3	+10.0
August 31.....	376.3	16.9	393.2	+10.2
Sept. 30.....	374.9	17.2	392.1	+11.0
<u>1959</u>				
June 30.....	399.0	29.6	428.6	+11.6
July 31.....	407.8	31.1	438.9	+12.5
August 31(r).....	415.0	32.2	447.2	+13.7
Sept. 30(p).....	420.1	32.9	453.0	+15.5

Note: See last page for footnotes.

Retail Instalment Credit held by Sales Finance Companies

(Estimated extensions, balances outstanding, and repayments,
in millions of dollars)

Date	Consumer Goods				Commercial Goods			
	Passenger Cars	Other	Total		Commercial Vehicles	Other	Total	
			Amount	% Change Prev. Yr.			Amount	% Change Prev. Yr.
	\$	\$	\$	%	\$	\$	\$	%
Value of Contracts Financed								
<u>1958</u> - May	71.2	17.2	88.4	- 8.3	13.3	15.3	28.6	-18.8
June	68.3	16.2	84.5	- 6.0	11.3	13.6	24.9	-22.7
July	71.4	18.0	89.4	- 6.7	10.4	14.3	24.7	-15.1
Aug.	56.7	16.0	72.7	-12.1	9.9	13.6	23.5	- 8.1
Sept.	49.2	19.2	68.4	-11.0	9.8	12.5	22.3	- 3.1
<u>1959</u> - May	69.7	17.7	87.4	- 1.1	15.3	19.7	35.0	+22.4
June	75.7	19.0	94.7	+12.1	16.6	21.1	37.7	+51.4
July	72.0	17.7	89.7	+ 0.3	13.9	25.1	39.0	+57.9
Aug.	59.5	17.4	76.9	+ 5.8	12.7	20.6	33.3	+41.7
Sept. ^(p)	56.5	19.7	76.2	+11.4	14.9	21.1	36.0	+61.4
Balances Outstanding								
<u>1958</u> - May 31			784.9	+ 0.5			277.7	- 4.1
June 30	641.6	154.8	796.4	+ 0.1	125.5	154.0	279.5	- 6.8
July 31	646.7	157.6	804.3	- 1.4	124.7	154.4	279.1	- 7.7
Aug. 31	647.0	160.8	807.8	- 2.2	124.4	152.9	277.3	- 8.4
Sept. 30	635.3	166.2	801.5	- 2.5	120.7	150.2	270.9	- 9.7
<u>1959</u> - May 31	590.6	175.1	765.7	- 2.4	113.2	167.5	280.7	+ 1.1
June 30	609.4	178.4	787.8	- 1.1	116.5	175.3	291.8	+ 4.4
July 31	624.3	178.6	802.9	- 0.2	118.5	188.1	306.6	+ 9.9
Aug. 31	625.7	180.5	806.2	- 0.2	120.6	195.1	315.7	+13.8
Sept. 30 ^(p)	625.3	184.4	809.7	+ 1.0	122.3	203.9	326.2	+20.4
Repayments								
<u>1958</u> - May			73.8	+ 2.3			21.7	-12.2
June			73.0	- 2.7			23.1	+ 4.9
July	66.3	15.2	81.5	+ 7.3	11.2	13.9	25.1	- 4.9
Aug.	56.4	12.8	69.2	- 4.7	10.2	15.1	25.3	- 0.7
Sept.	60.9	13.8	74.7	- 7.8	13.5	15.2	28.7	+12.0
<u>1959</u> - May	59.5	17.7	77.2	+ 4.6	12.8	2.1	14.9	-31.3
June	56.9	15.7	72.6	- 0.5	13.3	13.3	26.6	+15.2
July	57.1	17.5	74.6	- 8.5	11.9	12.3	24.2	- 3.6
Aug.	58.1	15.5	73.6	+ 6.4	10.6	13.6	24.2	- 4.3
Sept. ^(p)	56.9	15.8	72.7	- 2.7	13.2	12.3	25.5	-11.1

Note: Wholesale financing by sales finance companies amounted to \$231.0 million in the third quarter of 1959 and balances outstanding at September 30, 1959, on wholesale financing were \$166.5 million.

Retail Instalment Credit extended by Sales Finance Companies

3

(Estimated number of units and value of motor vehicle contracts
financed, in thousands of dollars)

Province	Number of Units			Amount of Financing (\$'000)		
	September 1958	September 1959	% Change Prev. Yr.	September 1958	September 1959	% Change Prev. Yr.
New Passenger Cars						
Atlantic Provinces	740	883	+19.3	1,507	1,971	+ 30.8
Quebec	2,700	3,192	+18.2	6,326	7,804	+ 23.4
Ontario	4,257	5,430	+27.6	9,155	12,077	+ 31.9
Manitoba	412	696	+68.9	926	1,631	+ 76.1
Saskatchewan	491	585	+19.1	1,086	1,273	+ 17.2
Alberta	1,147	1,272	+10.9	2,534	2,972	+ 17.3
British Columbia ²	803	1,056	+31.5	1,881	2,542	+ 35.1
Canada	10,550	13,114	+24.3	23,415	30,270	+ 29.3
New Commercial Vehicles						
Atlantic Provinces	177	241	+36.2	481	761	+ 58.2
Quebec	475	600	+26.3	1,534	2,259	+ 47.3
Ontario	564	748	+32.6	1,869	2,971	+ 59.0
Manitoba	79	115	+45.6	285	498	+ 74.7
Saskatchewan	103	139	+35.0	269	561	+108.6
Alberta	299	386	+29.1	1,174	1,428	+ 21.6
British Columbia ²	158	210	+32.9	564	950	+ 68.4
Canada	1,855	2,439	+31.5	6,176	9,428	+ 52.7
Used Passenger Cars						
Atlantic Provinces	2,362	2,294	- 2.9	2,019	2,007	- 0.6
Quebec	6,010	5,681	- 5.5	6,016	5,676	- 5.7
Ontario	10,020	9,732	- 2.9	9,570	9,899	+ 3.4
Manitoba	1,035	1,511	+46.0	1,033	1,519	+ 47.0
Saskatchewan	1,318	1,424	+ 8.0	1,145	1,344	+ 17.4
Alberta	2,809	2,873	+ 2.3	2,626	2,937	+ 11.8
British Columbia ²	2,573	2,659	+ 3.3	2,789	2,887	+ 3.5
Canada	26,127	26,174	+ 0.2	25,198	26,269	+ 4.3
Used Commercial Vehicles						
Atlantic Provinces	474	460	- 3.0	358	388	+ 8.4
Quebec	818	839	+ 2.6	946	1,017	+ 7.5
Ontario	988	985	- 0.3	1,091	1,536	+ 40.8
Manitoba	148	207	+39.9	118	277	+134.7
Saskatchewan	261	280	+ 7.3	199	310	+ 55.8
Alberta	586	671	+14.5	657	1,118	+ 70.2
British Columbia ²	466	514	+10.3	666	802	+ 20.4
Canada	3,741	3,956	+ 5.7	4,035	5,448	+ 35.0

Accounts Receivable held by Department Stores

Date	Instalment Receivables		Charge Receivables	Total	
	C.S.A. ¹	Other ⁵		Amount	% Change Prev. Yr.
	\$	\$	\$	\$	%
1958 - April 30.....	161.3	30.5	39.6	231.4	+ 5.4
May 31.....	161.7	30.2	40.5	232.4	+ 5.6
June 30.....	162.4	28.7	39.7	230.8	+ 4.6
July 31.....	160.4	27.9	37.9	226.2	+ 6.2
August 31....	161.0	27.7	38.4	227.1	+ 6.5
Sept. 30.....	164.0	28.7	43.0	235.7	+ 6.2
1959 - April 30(r)...	171.8	32.4	42.9	247.1	+ 6.8
May 31(r)....	172.2	33.6	43.8	249.6	+ 7.4
June 30(r)...	171.4	34.0	43.1	248.5	+ 7.7
July 31(r)...	169.7	34.0	40.5	244.2	+ 8.0
August 31(r)..	156.8	46.4	40.3	243.5	+ 7.2
Sept. 30(p)...	153.0	55.5	46.2	254.7	+ 8.1

Notes:

1. Conditional-sales agreements.
2. Includes Yukon and Northwest Territories.
3. Includes affiliated companies engaged in making cash loans.
4. Does not include the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing rather than in extending cash loans. Such outstanding balances are included in the Sales Finance Companies' figures.
5. Includes other deferred payment plans, such as revolving credit, budgeted charge accounts, etc.

(p) Preliminary

(r) Revised



DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

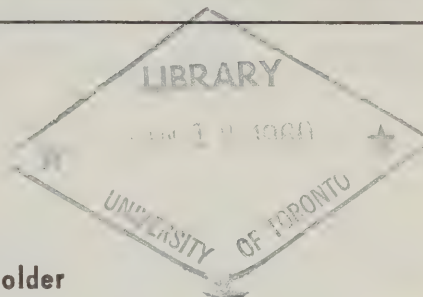
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Published by Authority of the Hon. Gordon Churchill, Minister of Trade and Commerce

CREDIT STATISTICS

(Selected Holders)

October, 1959



Retail Instalment Credit, by holder

(Estimated amounts outstanding, in millions of dollars)

Date	Selected Financial Institutions		Retail Outlets				Total	
	Sales Finance Companies	Licensees, Small Loans Act	Dept. Stores		Furniture, Appliance Dealers	Other	Amount	% Change Prev. Yr.
			C.S.A. ¹	Other				
<u>1958</u>	\$	\$	\$	\$			\$	%
July 31	1,083.4	16.2	160.4	27.9				
August 31 ...	1,085.1	16.9	161.0	27.7				
Sept. 30	1,072.4	17.2	164.0	28.7	164.9	93.6	1,540.8	- 2.6
Oct. 31	1,056.7	17.8	167.9	29.2				
<u>1959</u>								
July 31	1,109.5	31.1	169.7	34.0				
Aug. 31	1,121.9	32.2	156.8	46.4				
Sept. 30(r) ..	1,135.9	33.0	152.9	55.3	166.0	92.2	1,635.3	+ 6.1
Oct. 31(p) ..	1,143.0	34.0	155.1	60.2				

Cash Personal Loans and Instalment Credit held by Companies Licensed under the Small Loans Act³

(Estimated amounts outstanding, in millions of dollars)

Date	Cash Loans Large and Small	Instalment ⁴ Credit	Total	
			Amount	% Change Prev. Yr.
<u>1958</u>	\$	\$	\$	%
July 31	373.7	16.6	390.3	+10.0
August 31	376.3	16.9	393.2	+10.2
Sept. 30	374.9	17.2	392.1	+11.0
Oct. 31	372.3	17.8	390.1	+11.3
<u>1959</u>				
July 31	407.8	31.1	438.9	+12.5
August 31	415.0	32.2	447.2	+13.7
Sept. 30(r)	420.0	33.0	453.0	+15.5
Oct. 31	426.9	34.0	460.9	+18.1

Note: See last page for footnotes.

Retail Instalment Credit held by Sales Finance Companies

(Estimated extensions, balances outstanding, and repayments,
in millions of dollars)

Date	Consumer Goods				Commercial Goods			
	Passenger Cars	Other	Total		Commercial Vehicles	Other	Total	
			Amount	% Change Prev. Yr.			Amount	% Change Prev. Yr.
	\$	\$	\$	%	\$	\$	\$	%
Value of Contracts Financed								
<u>1958</u> - June	68.3	16.2	84.5	- 6.0	11.3	13.6	24.9	-22.7
July	71.4	18.0	89.4	- 6.7	10.4	14.3	24.7	-15.1
Aug.	56.7	16.0	72.7	-12.1	9.9	12.6	23.5	- 8.1
Sept.	49.2	19.2	68.4	-11.0	9.8	12.5	22.3	- 3.1
Oct.	48.7	20.0	68.7	- 4.4	9.4	12.6	22.0	- 2.2
<u>1959</u> - June	75.7	19.0	94.7	+12.1	16.6	21.1	37.7	+51.4
July	72.0	17.7	89.7	+ 0.3	13.9	25.1	39.0	+57.9
Aug.	59.5	17.4	76.9	+ 5.8	12.7	20.6	33.3	+41.7
Sept.	56.5	19.7	76.2	+11.4	14.9	21.1	36.0	+61.4
Oct.	54.9	19.4	74.3	+ 8.2	12.0	18.5	30.5	+38.6
Balances Outstanding								
<u>1958</u> - June30	641.6	154.8	796.4	+ 0.1	125.5	154.0	279.5	- 6.8
July31	646.7	157.6	804.3	- 1.4	124.7	154.4	279.1	- 7.7
Aug. 31	647.0	160.8	807.8	- 2.2	124.4	152.9	277.3	- 8.4
Sept.30	635.3	166.2	801.5	- 2.5	120.7	150.2	270.9	- 9.7
Oct. 31	620.9	169.6	790.5	- 3.0	118.5	147.7	266.2	-10.2
<u>1959</u> - June30	609.4	178.4	787.8	- 1.1	116.5	175.3	291.8	+ 4.4
July31	624.3	178.6	802.9	- 0.2	118.5	188.1	306.6	+ 9.9
Aug. 31	625.7	180.5	806.2	- 0.2	120.6	195.1	315.7	+13.8
Sept.30	625.3	184.4	809.7	+ 1.0	122.3	203.9	326.2	+20.4
Oct. 31	624.8	186.6	811.4	+ 2.6	123.6	208.0	331.6	+24.6
Repayments								
<u>1958</u> - June			73.0	- 2.7			23.1	+ 4.9
July	66.3	15.2	81.5	+ 7.3	11.2	13.9	25.1	- 4.9
Aug.	56.4	12.8	69.2	- 4.7	10.2	15.1	25.3	- 0.7
Sept.	60.9	13.8	74.7	- 7.8	13.5	15.2	28.7	+12.0
Oct.	63.1	16.6	79.7	+ 1.2	11.6	15.1	26.7	+ 2.7
<u>1959</u> - June	56.9	15.7	72.6	- 0.5	13.3	13.3	26.6	+15.2
July	57.1	17.5	74.6	- 8.5	11.9	12.3	24.2	- 3.6
Aug.	58.1	15.5	73.6	+ 6.4	10.6	13.6	24.2	- 4.3
Sept.	56.9	15.8	72.7	- 2.7	13.2	12.3	25.5	-11.1
Oct.	55.4	17.2	72.6	- 8.9	10.7	14.4	25.1	- 6.0

Retail Instalment Credit extended by Sales Finance Companies

3

(Estimated number of units and value of motor vehicle contracts
financed, in thousands of dollars)

Province	Number of Units			Amount of Financing (\$'000)		
	October 1958	October 1959	% Change 1959/58	October 1958	October 1959	% Change 1959/58
New Passenger Cars						
Atlantic Provinces	695	871	+25.3	1,466	1,903	+29.8
Quebec	2,786	3,303	+18.6	6,714	7,870	+17.2
Ontario	4,542	6,039	+33.0	10,153	13,731	+35.2
Manitoba	375	610	+62.7	885	1,445	+63.3
Saskatchewan	483	604	+25.1	1,079	1,341	+24.3
Alberta	1,121	1,198	+ 6.9	2,526	2,843	+12.5
British Columbia ²	752	1,093	+45.3	1,851	2,643	+42.8
Canada	10,754	13,718	+27.6	24,674	31,776	+28.8
New Commercial Vehicles						
Atlantic Provinces	174	179	+ 2.9	411	510	+24.1
Quebec	428	455	+ 6.3	1,437	1,599	+11.3
Ontario	527	618	+17.3	1,859	2,113	+13.7
Manitoba	88	78	-11.4	306	268	-12.4
Saskatchewan	100	140	+40.0	263	443	+68.4
Alberta	289	327	+13.1	1,039	1,351	+30.0
British Columbia ²	163	248	+52.1	581	868	+49.4
Canada	1,769	2,045	+15.6	5,896	7,152	+21.3
Used Passenger Cars						
Atlantic Provinces	2,017	1,770	-12.2	1,665	1,547	- 7.1
Quebec	5,520	5,306	- 3.9	5,582	5,352	- 4.1
Ontario	9,503	8,595	- 9.6	9,240	8,853	- 4.2
Manitoba	1,155	1,193	+ 3.3	1,086	1,251	+15.2
Saskatchewan	1,336	1,212	- 9.3	1,145	1,087	- 5.1
Alberta	2,743	2,400	-12.5	2,554	2,425	- 5.1
British Columbia ²	2,037	2,337	+14.7	2,115	2,607	+23.3
Canada	24,311	22,813	- 6.2	23,387	23,122	- 1.1
Used Commercial Vehicles						
Atlantic Provinces	385	369	- 4.2	323	304	- 5.9
Quebec	719	718	- 0.1	873	873	0.0
Ontario	917	851	- 7.2	951	944	- 0.7
Manitoba	165	165	0.0	234	192	-17.9
Saskatchewan	207	268	+29.5	186	335	+80.1
Alberta	585	571	- 2.4	640	1,033	+61.4
British Columbia ²	439	453	+ 3.2	643	1,120	+74.2
Canada	3,417	3,395	- 0.6	3,850	4,801	+24.7

Accounts Receivable held by Department Stores

Date	Instalment Receivables		Charge Receivables	Total	
	C.S.A. ¹	Other ⁵		Amount	% Change Prev. Yr.
	\$	\$	\$	\$	%
1958 - May 31	161.7	30.2	40.5	232.4	+ 5.6
June 30	162.4	28.7	39.7	230.8	+ 4.6
July 31	160.4	27.9	37.9	226.2	+ 6.2
August 31	161.0	27.7	38.4	227.1	+ 6.5
Sept. 30	164.0	28.7	43.0	235.7	+ 6.2
Oct. 31	167.9	29.2	45.5	242.6	+ 6.7
1959 - May 31	172.2	33.6	43.8	249.6	+ 7.4
June 30	171.4	34.0	43.1	248.5	+ 7.7
July 31	169.7	34.0	40.5	244.2	+ 8.0
August 31	156.8	46.4	40.3	243.5	+ 7.2
Sept. 30(r) ..	152.9	55.3	46.2	254.4	+ 7.9
Oct. 31(p) ...	155.1	60.2	49.8	265.1	+ 9.3

Notes:

1. Conditional-sales agreements.
2. Includes Yukon and Northwest Territories.
3. Includes affiliated companies engaged in making cash loans.
4. Does not include the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing rather than in extending cash loans. Such outstanding balances are included in the Sales Finance Companies' figures.
5. Includes other deferred payment plans, such as revolving credit, budgeted charge accounts, etc.

(p) Preliminary

(r) Revised



DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

Published by Authority of the Hon. Gordon Churchill, Minister of Trade and Commerce

CREDIT STATISTICS

(Selected Holders)

November, 1959

Retail Instalment Credit, by holder

(Estimated amounts outstanding, in millions of dollars)

Date	Selected Financial Institutions		Retail Outlets				Total	
	Sales Finance Companies	Licensees, Small Loans Act	Dept. Stores		Furniture, Appliance Dealers	Other	Amount	% Change Prev. Yr.
			C.S.A. ¹	Other				
<u>1958</u>	\$	\$	\$	\$			\$	%
August 31	1,085.1	16.9	161.0	27.7				
Sept. 30	1,072.4	17.2	164.0	28.7	164.9	93.6	1,540.8	- 2.6
Oct. 31	1,056.7	17.8	167.9	29.2				
Nov. 30	1,042.6	18.1	175.4	31.0				
<u>1959</u>								
August 31	1,121.9	32.2	156.8	46.4				
Sept. 30	1,135.9	33.0	152.9	55.3	166.0	92.2	1,635.3	+ 6.1
Oct. 31(p) ...	1,143.0	34.0	155.1	60.2				
Nov. 30(p) ...	1,139.9	35.2	162.5	65.6				

Cash Personal Loans and Instalment Credit held by Companies Licensed under the Small Loans Act³

(Estimated amounts outstanding, in millions of dollars)

Date	Cash Loans Large and Small	Instalment ⁴ Credit	Total	
			Amount	% Change Prev. Yr.
<u>1958</u>	\$	\$	\$	%
August 31	376.3	16.9	393.2	+10.2
Sept. 30	374.9	17.2	392.1	+11.0
Oct. 31	372.3	17.8	390.1	+11.3
Nov. 30	376.1	18.1	394.2	+11.7
<u>1959</u>				
August 31	415.0	32.2	447.2	+13.7
Sept. 30	420.0	33.0	453.0	+15.5
Oct. 31	426.9	34.0	460.9	+18.1
Nov. 30(p)	431.3	35.2	466.5	+18.3

Note: See last page for footnotes.

Prepared in Industry and Merchandising Division

6542-501-119

Retail Instalment Credit held by Sales Finance Companies

(Estimated extensions, balances outstanding, and repayments,
in millions of dollars)

Date	Consumer Goods				Commercial Goods			
	Passenger Cars	Other	Total		Commercial Vehicles	Other	Total	
			Amount	% Change Prev. Yr.			Amount	% Change Prev. Yr.
	\$	\$	\$	%	\$	\$	\$	%
Value of Contracts Financed								
1958 - July	71.4	18.0	89.4	- 6.7	10.4	14.3	24.7	-15.1
Aug.	56.7	16.0	72.7	-12.1	9.9	13.6	23.5	- 8.1
Sept.	49.2	19.2	68.4	-11.0	9.8	12.5	22.3	- 3.1
Oct.	48.7	20.0	68.7	- 4.4	9.4	12.6	22.0	- 2.2
Nov.	42.2	16.8	59.0	- 2.1	8.9	13.5	22.4	+14.7
1959 - July	72.0	17.7	89.7	+ 0.3	13.9	25.1	39.0	+57.9
Aug.	59.5	17.4	76.9	+ 5.8	12.7	20.6	33.3	+41.7
Sept.	56.5	19.7	76.2	+11.4	14.9	21.1	36.0	+61.4
Oct.	54.9	19.4	74.3	+ 8.2	12.0	18.5	30.5	+38.6
Nov.	49.3	18.8	68.1	+15.4	12.6	16.0	28.6	+27.7
Balances Outstanding								
1958 - July31	646.7	157.6	804.3	- 1.4	124.7	154.4	279.1	- 7.7
Aug.31	647.0	160.8	807.8	- 2.2	124.4	152.9	277.3	- 8.4
Sept.30	635.3	166.2	801.5	- 2.5	120.7	150.2	270.9	- 9.7
Oct.31	620.9	169.6	790.5	- 3.0	118.5	147.7	266.2	-10.2
Nov.30	606.9	172.5	779.4	- 2.7	116.0	147.2	263.2	- 9.9
1959 - July31	624.3	178.6	802.9	- 0.2	118.5	188.1	306.6	+ 9.9
Aug.31	625.7	180.5	806.2	- 0.2	120.6	195.1	315.7	+13.8
Sept.30	625.3	184.4	809.7	+ 1.0	122.3	203.9	326.2	+20.4
Oct.31	624.8	186.6	811.4	+ 2.6	123.6	208.0	331.6	+24.6
Nov.30	619.1	187.4	806.5	+ 3.5	123.9	209.5	333.4	+26.7
Repayments								
1958 - July	66.3	15.2	81.5	+ 7.3	11.2	13.9	25.1	- 4.9
Aug.	56.4	12.8	69.2	- 4.7	10.2	15.1	25.3	- 0.7
Sept.	60.9	13.8	74.7	- 7.8	13.5	15.2	28.7	+12.0
Oct.	63.1	16.6	79.7	+ 1.2	11.6	15.1	26.7	+ 2.7
Nov.	56.2	13.9	70.1	- 5.1	11.4	14.0	25.4	+ 6.1
1959 - July	57.1	17.5	74.6	- 8.5	11.9	12.3	24.2	- 3.6
Aug.	58.1	15.5	73.6	+ 6.4	10.6	13.6	24.2	- 4.3
Sept.	56.9	15.8	72.7	- 2.7	13.2	12.3	25.5	-11.1
Oct.	55.4	17.2	72.6	- 8.9	10.7	14.4	25.1	- 6.0
Nov.	55.0	18.0	73.0	+ 4.1	12.3	14.5	26.8	+ 5.5

Retail Instalment Credit extended by Sales Finance Companies

(Estimated number of units and value of motor vehicle contracts
financed, in thousands of dollars)

Province	Number of Units			Amount of Financing (\$'000)		
	November 1958	November 1959	% Change Prev. Yr.	November 1958	November 1959	% Change Prev. Yr.
New Passenger Cars						
Atlantic Provinces	555	788	+42.0	1,143	1,695	+48.3
Quebec	2,426	2,749	+13.3	5,775	6,629	+14.8
Ontario	4,267	5,261	+23.3	9,601	11,849	+23.4
Manitoba	326	450	+38.0	730	1,073	+47.0
Saskatchewan	406	463	+14.0	888	1,062	+19.6
Alberta	956	1,118	+16.9	2,202	2,598	+18.0
British Columbia ²	773	1,039	+34.4	1,898	2,433	+28.2
Canada	9,709	11,868	+22.2	22,237	27,339	+22.9
New Commercial Vehicles						
Atlantic Provinces	122	185	+51.6	332	566	+70.5
Quebec	438	553	+26.3	1,554	2,027	+30.4
Ontario	521	652	+25.1	1,554	2,144	+38.0
Manitoba	81	85	+ 4.9	352	328	- 6.8
Saskatchewan	87	139	+59.8	233	490	+110.3
Alberta	261	333	+27.6	942	1,356	+43.9
British Columbia ²	150	237	+58.0	557	930	+67.0
Canada	1,660	2,184	+31.6	5,524	7,841	+41.9
Used Passenger Cars						
Atlantic Provinces	1,591	1,906	+19.8	1,315	1,676	+27.5
Quebec	4,414	4,695	+ 6.4	4,413	4,815	+ 9.1
Ontario	8,153	8,352	+ 2.4	7,922	8,791	+11.0
Manitoba	842	1,064	+26.4	778	1,126	+44.7
Saskatchewan	1,144	1,165	+ 1.8	965	1,099	+13.9
Alberta	2,330	2,234	- 4.1	2,286	2,270	- 0.7
British Columbia ²	1,762	1,935	+ 9.8	1,814	2,152	+18.6
Canada	20,236	21,351	+ 5.5	19,493	21,929	+12.5
Used Commercial Vehicles						
Atlantic Provinces	358	386	+ 7.8	274	317	+15.7
Quebec	657	779	+18.6	812	1,026	+26.4
Ontario	764	807	+ 5.6	884	1,071	+21.2
Manitoba	117	166	+41.9	149	310	+108.1
Saskatchewan	204	251	+23.0	171	240	+40.4
Alberta	566	536	- 5.3	856	888	+ 3.7
British Columbia ²	377	480	+27.3	588	879	+49.5
Canada	3,043	3,405	+11.9	3,734	4,731	+26.7

Accounts Receivable held by Department Stores

Date	Instalment Receivables		Charge Receivables	Total	
	C.S.A. ¹	Other ⁵		Amount	% Change Prev. Yr.
	\$	\$	\$	\$	%
1958 - June 30	162.4	28.7	39.7	230.8	+ 4.6
July 31	160.4	27.9	37.9	226.2	+ 6.2
August 31 ...	161.0	27.7	38.4	227.1	+ 6.5
Sept. 30	164.0	28.7	43.0	235.7	+ 6.2
Oct. 31	167.9	29.2	45.5	242.6	+ 6.7
Nov. 30	175.4	31.0	49.4	255.8	+ 7.9
1959 - June 30	171.4	34.0	43.1	248.5	+ 7.7
July 31	169.7	34.0	40.5	244.2	+ 8.0
August 31 ...	156.8	46.4	40.3	243.5	+ 7.2
Sept. 30	152.9	55.3	46.2	254.4	+ 7.9
Oct. 31(p) ..	155.1	60.2	49.8	265.1	+ 9.3
Nov. 30(p) ..	162.5	65.6	53.1	281.2	+ 9.9

Notes:

1. Conditional-sales agreements.
2. Includes Yukon and Northwest Territories.
3. Includes affiliated companies engaged in making cash loans.
4. Does not include the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing rather than in extending cash loans. Such outstanding balances are included in the Sales Finance Companies' figures.
5. Includes other deferred payment plans, such as revolving credit, budgeted charge accounts, etc.

(p) Preliminary

(r) Revised



DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

Published by Authority of the Hon. Gordon Churchill, Minister of Trade and Commerce

CREDIT STATISTICS

(Selected Holders)

December, 1959

Retail Instalment Credit, by Holder
(Estimated amounts outstanding, in millions of dollars)
Total at month-end

Date	Selected Financial Institutions		Retail Dealers				Total	
	Sales Finance Companies	Licensees Small Loans Act	Dept. Stores		Furniture, Appliance Stores	Other	Amount	% Change Prev.Yr.
			C.S.A. ¹	Other ²				
<u>1958</u>	\$	\$	\$	\$	\$	\$	\$	%
Sept. 30...	1,072.4	17.2	164.0	28.7	164.9	93.6	1,540.8	- 2.5
Oct. 31....	1,056.7	17.8	167.9	29.2				
Nov. 30....	1,042.6	18.1	175.4	31.0				
Dec. 31....	1,025.6	18.6	186.5	37.1				
<u>1959</u>								
Sept. 30...	1,135.9	33.0	152.9	55.3	166.0	92.2	1,635.3	+ 6.1
Oct. 31(p).	1,143.0	34.0	155.1	60.2				
Nov. 30(p).	1,139.9	35.2	162.5	65.6				
Dec. 31(p)	1,133.6	36.5	172.2	78.4				

Cash Loans and Instalment Credit

Held by Companies Licensed under the Small Loans Act³
(Estimated amounts outstanding, in millions of dollars)
Total at month-end

Date	Cash Loans Large and Small	Instalment ⁴ Credit	Total	
			Amount	% Change Prev.Yr.
<u>1958</u>	\$	\$	\$	%
Sept. 30	374.9	17.2	392.1	+11.0
Oct. 31	372.3	17.8	390.1	+11.3
Nov. 30	376.1	18.1	394.2	+11.7
Dec. 31	382.3	18.6	400.9	+10.6
<u>1959</u>				
Sept. 30	420.0	33.0	453.0	+15.5
Oct. 31	426.9	34.0	460.9	+18.1
Nov. 30	431.3	35.2	466.5	+18.3
Dec. 31	442.6	36.5	479.1	+19.5

Note: See last page for footnotes.

Retail Instalment Financing by Sales Finance Companies
(Estimated extensions, balances outstanding, and repayments,
in millions of dollars)

Month	Consumer Goods				Commercial Goods			
	Passenger Cars	Other	Total		Commercial Vehicles	Other	Total	
			Amount	% Change Prev.Yr.			Amount	% Change Prev.Yr.
	\$	\$	\$	%	\$	\$	\$	%
Value of Contracts Financed during month								
1958 - Aug.	56.7	16.0	72.7	-12.1	9.9	13.6	23.5	- 8.1
Sept.	49.2	19.2	68.4	-11.0	9.8	12.5	22.3	- 3.1
Oct.	48.7	20.0	68.7	- 4.4	9.4	12.6	22.0	- 2.2
Nov.	42.2	16.8	59.0	- 2.1	8.9	13.5	22.4	+14.7
Dec.	40.7	19.4	60.1	- 2.3	9.4	12.6	22.0	+22.0
1959 - Aug.	59.5	17.4	76.9	+ 5.8	12.7	20.6	33.3	+41.7
Sept.	56.5	19.7	76.2	+11.4	14.9	21.1	36.0	+61.4
Oct.	54.9	19.4	74.3	+ 8.2	12.0	18.5	30.5	+38.6
Nov.	49.3	18.8	68.1	+15.4	12.6	16.0	28.6	+27.7
Dec.	44.1	21.0	65.1	+ 8.3	12.3	17.9	30.2	+37.3
Balances Outstanding at month-end								
1958 - Aug.31	547.0	160.8	807.8	- 2.2	124.4	152.9	277.3	- 8.4
Sept.30	635.3	166.2	801.5	- 2.5	120.7	150.2	270.9	- 9.7
Oct.31	620.9	169.6	790.5	- 3.0	118.5	147.7	266.2	-10.2
Nov.30	606.9	172.5	779.4	- 2.7	116.0	147.2	263.2	- 9.9
Dec.31	587.7	180.5	768.2	- 1.5	111.5	145.9	257.4	-10.6
1959 - Aug.31	625.7	180.5	806.2	- 0.2	120.6	195.1	315.7	+13.8
Sept.30	625.3	184.4	809.7	+ 1.0	122.3	203.9	326.2	+20.4
Oct.31	624.8	186.6	811.4	+ 2.6	123.6	208.0	331.6	+24.6
Nov.30	619.1	187.4	806.5	+ 3.5	123.9	209.5	333.4	+26.7
Dec.31	600.5	195.2	795.7	+ 3.6	124.7	213.2	337.9	+31.3
Repayments during month								
1958 - Aug.	56.4	12.8	69.2	- 4.7	10.2	15.1	25.3	- 0.7
Sept.	60.9	13.8	74.7	- 7.8	13.5	15.2	28.7	+12.0
Oct.	63.1	16.6	79.7	+ 1.2	11.6	15.1	26.7	+ 2.7
Nov.	56.2	13.9	70.1	- 5.1	11.4	14.0	25.4	+ 6.1
Dec.	59.9	11.4	71.3	-14.3	13.8	14.0	27.8	+24.7
1959 - Aug.	58.1	15.5	73.6	+ 6.4	10.6	13.6	24.2	- 4.3
Sept.	56.9	15.8	72.7	- 2.7	13.2	12.3	25.5	-11.1
Oct.	55.4	17.2	72.6	- 8.9	10.7	14.4	25.1	- 6.0
Nov.	55.0	18.0	73.0	+ 4.1	12.3	14.5	26.8	+ 5.5
Dec.	62.7	13.2	75.9	+ 6.5	11.5	14.2	25.7	- 7.6

Note: Wholesale financing by sales finance companies amounted to \$190,856,379 in the fourth quarter of 1959 and balances outstanding at December 31, 1959 on wholesale financing were \$194,966,730.

Motor Vehicle Credit Extended by Sales Finance Companies
(Estimated number of units and value of motor vehicle contracts
financed, in thousands of dollars)

Province	Number of Units			Amount of Financing (\$'000)		
	December 1958	December 1959	% Change Prev.Yr.	December 1958	December 1959	% Change Prev.Yr.
New Passenger Cars						
Atlantic Provinces	556	737	+32.6	1,069	1,586	+48.4
Quebec.....	2,276	2,054	- 9.8	5,546	5,049	- 9.0
Ontario.....	4,266	4,456	+ 4.5	9,865	10,163	+ 3.0
Manitoba.....	311	465	+49.5	765	1,095	+43.1
Saskatchewan.....	425	423	- 0.5	956	951	- 0.5
Alberta.....	960	1,078	+12.3	2,360	2,619	+11.0
British Columbia ⁵	772	1,066	+38.1	1,959	2,296	+17.2
Canada.....	9,566	10,279	+ 7.5	22,520	23,759	+ 5.5
New Commercial Vehicles						
Atlantic Provinces	136	167	+22.8	457	520	+13.8
Quebec.....	462	448	- 3.0	1,597	1,623	+ 1.6
Ontario.....	496	566	+14.1	1,460	2,113	+44.7
Manitoba.....	80	89	+11.3	378	394	+ 1.6
Saskatchewan.....	78	109	+39.7	211	356	+68.7
Alberta.....	279	300	+ 7.5	1,177	1,412	+20.0
British Columbia ⁵	133	198	+43.9	512	1,122	+112.1
Canada.....	1,664	1,877	+12.8	5,792	7,530	+30.0
Used Passenger Cars						
Atlantic Provinces	1,453	1,923	+32.3	1,252	1,705	+36.2
Quebec.....	3,639	3,957	+ 8.7	3,951	4,170	+ 5.5
Ontario.....	7,138	7,205	+ 0.9	7,257	7,643	+ 5.3
Manitoba.....	679	981	+44.5	708	1,040	+48.1
Saskatchewan.....	942	1,155	+22.6	841	1,151	+36.9
Alberta.....	2,055	2,386	+16.1	1,988	2,426	+22.0
British Columbia ⁵	1,585	1,955	+23.3	1,723	2,254	+30.8
Canada.....	17,491	19,562	+11.8	17,714	20,389	+15.1
Used Commercial Vehicles						
Atlantic Provinces	289	388	+34.3	353	369	+ 4.5
Quebec.....	608	699	+15.0	835	932	+11.6
Ontario.....	695	725	+ 4.3	826	1,133	+37.2
Manitoba.....	113	144	+27.4	170	155	- 8.8
Saskatchewan.....	186	225	+21.0	176	250	+42.0
Alberta.....	488	626	+28.3	822	1,012	+23.1
British Columbia ⁵	349	429	+22.9	741	906	+22.3
Canada.....	2,728	3,236	+18.6	3,923	4,757	+21.3

Accounts Receivable Held by Department Stores
Total at month-end

Date	Instalment Receivables		Charge Receivables	Total	
	C.S.A. ¹	Other ²		Amount	% Change Prev.Yr.
	\$	\$	\$	\$	%
1958 - July 31	160.4	27.9	37.9	226.2	+ 6.2
August 31 ..	161.0	27.7	38.4	227.1	+ 6.5
Sept. 30 ...	164.0	28.7	43.0	235.7	+ 6.2
Oct. 31	167.9	29.2	45.5	242.6	+ 6.7
Nov. 30	175.4	31.0	49.4	255.8	+ 7.9
Dec. 31	186.5	37.1	58.2	281.8	+ 7.7
1959 - July 31	169.7	34.0	40.5	244.2	+ 8.0
August 31 ..	156.8	46.4	40.3	243.5	+ 7.2
Sept. 30 ...	152.9	55.3	46.2	254.4	+ 7.9
Oct. 31(p) ..	155.1	60.2	49.8	265.1	+ 9.3
Nov. 30(p) ..	162.5	65.6	53.1	281.2	+ 9.9
Dec. 31(p) ..	172.2	78.4	63.7	314.3	+11.5

Notes:

1. Conditional-sale agreements.
2. Includes other deferred payment plans, such as revolving credit, budgeted charge accounts, etc.
3. Includes affiliated companies engaged in making cash loans.
4. Does not include the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such outstanding balances are included in the Sales Finance Companies' figures.
5. Includes Yukon and Northwest Territories.

(p) Preliminary

(r) Revised



DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

Published by Authority of the Hon. Gordon Churchill, Minister of Trade and Commerce

CREDIT STATISTICS

(Selected Holders)

January, 1960

Retail Instalment Credit, by Holder
(Estimated amounts outstanding, in millions of dollars)
Total at month-end

Month	Selected Financial Institutions		Retail Dealers				Total	
	Sales Finance Companies	Licensees Small Loans Act	Dept. Stores		Furniture, Appliance Stores	Other	Amount	% Change Prev.Yr.
			C.S.A. ¹	Other ²				
	\$	\$	\$	\$	\$	\$	\$	%
1958 - Oct.	1,056.7	17.8	167.9	29.2				
Nov.	1,042.6	18.1	175.4	31.0				
Dec.	1,025.6	18.6	186.5	37.1	169.6	96.4	1,533.8	- 2.2
1959 - Jan.	999.2	24.1	182.3	34.8				
1959 - Oct. ^r	1,143.0	34.0	155.2	60.2				
Nov.	1,139.9	35.2	162.5	65.6				
Dec. ^r	1,135.3	36.5	172.3	78.4	172.9	100.4	1,694.1	+10.5
1960 - Jan. ^p	1,126.0	36.6	169.2	77.8				

Cash Loans and Instalment Credit
Held by Companies Licensed under the Small Loans Act³
(Estimated amounts outstanding, in millions of dollars)
Total at month-end

Month	Cash Loans Large and Small	Instalment ⁴ Credit	Total	
			Amount	% Change Prev.Yr.
	\$	\$	\$	%
1958 - Oct.	372.3	17.8	390.1	+11.3
Nov.	376.1	18.1	394.2	+11.7
Dec.	382.3	18.6	400.9	+10.6
1959 - Jan.	381.1	24.1	405.2	+13.9
1959 - Oct.	426.9	34.0	460.9	+18.1
Nov.	431.3	35.2	466.5	+18.3
Dec.	442.6	36.5	479.1	+19.5
1960 - Jan.	442.2	36.6	478.8	+18.2

Note: See last page for footnotes.

Retail Instalment Financing by Sales Finance Companies
(Estimated extensions, balances outstanding, and repayments,
in millions of dollars)

Month	Consumer Goods				Commercial Goods			
	Passenger Cars	Other	Total		Commercial Vehicles	Other	Total	
			Amount	% Change Prev.Yr.			Amount	% Change Prev.Yr.
	\$	\$	\$	%	\$	\$	\$	%
Value of Contracts Financed during month								
1958 - Oct.	48.7	20.0	68.7	- 4.4	9.4	12.6	22.0	- 2.2
Nov.	42.2	16.8	59.0	- 2.1	8.9	13.5	22.4	+14.7
Dec.	40.7	19.4	60.1	- 2.3	9.4	12.6	22.0	+22.0
1959 - Jan.	37.1	11.4	48.5	-20.1	8.5	9.0	17.5	+ 3.6
1959 - Oct.	54.9	19.4	74.3	+ 8.2	12.0	18.5	30.5	+38.6
Nov.	49.3	18.8	68.1	+15.4	12.6	16.0	28.6	+27.7
Dec.	44.1	21.0	65.1	+ 8.3	12.3	17.9	30.2	+37.3
1960 - Jan.	35.6	13.7	49.3	+ 1.6	9.3	12.5	21.8	+24.6
Balances Outstanding at month-end								
1958 - Oct.	620.9	169.6	790.5	- 3.0	118.5	147.7	266.2	-10.2
Nov.	606.9	172.5	779.4	- 2.7	116.0	147.2	263.2	- 9.9
Dec.	587.7	180.5	768.2	- 1.5	111.5	145.9	257.4	-10.6
1959 - Jan.	571.9	172.3	744.2	- 2.9	109.0	146.0	255.0	- 9.9
1959 - Oct. ^r	621.5	185.9	807.4	+ 2.1	123.6	212.0	335.6	+26.1
Nov. ^r	614.7	187.3	802.0	+ 2.9	123.9	214.0	337.9	+28.4
Dec. ^p	600.2	192.2	792.4	+ 3.2	124.7	218.2	342.9	+33.2
1960 - Jan. ^p	591.9	189.7	781.6	+ 5.0	124.3	220.1	344.4	+35.1
Repayments during month								
1958 - Oct.	63.1	16.6	79.7	+ 1.2	11.6	15.1	26.7	+ 2.7
Nov.	56.2	13.9	70.1	- 5.1	11.4	14.0	25.4	+ 6.1
Dec.	59.9	11.4	71.3	-14.3	13.8	14.0	27.8	+24.7
1959 - Jan.	52.9	19.6	72.5	- 2.0	11.0	8.9	19.9	- 8.7
1959 - Oct. ^r	56.5	16.6	73.1	- 8.3	10.7	13.9	24.6	- 7.9
Nov. ^r	56.1	17.4	73.5	+ 4.9	12.3	14.0	26.3	+ 3.5
Dec. ^p	58.6	16.1	74.7	+ 4.8	11.5	13.7	25.2	- 9.4
1960 - Jan. ^p	43.9	16.2	60.1	-17.1	9.7	10.6	20.3	+ 2.0

Motor Vehicle Credit Extended by Sales Finance Companies
(Estimated number of units and value of motor vehicle contracts
financed, in thousands of dollars)

Province	Number of Units			Amount of Financing (\$'000)		
	January 1959	January 1960	% Change Prev.Yr.	January 1959	January 1960	% Change Prev.Yr.
New Passenger Cars						
Atlantic Provinces	441	438	- 0.7	890	956	+ 7.4
Quebec.....	1,943	1,765	- 9.2	4,647	4,283	- 7.8
Ontario.....	3,654	3,663	+ 0.2	8,546	8,618	+ 0.8
Manitoba.....	329	354	+ 7.6	778	868	+11.6
Saskatchewan.....	301	306	+ 1.7	734	683	- 6.9
Alberta.....	845	829	- 1.9	2,195	1,897	-13.6
British Columbia ⁵	334	731	-12.4	2,061	1,723	-16.4
Canada.....	8,347	8,086	- 3.1	19,851	19,028	- 4.1
New Commercial Vehicles						
Atlantic Provinces	88	118	+34.1	266	343	+28.9
Quebec.....	365	341	- 6.6	1,467	1,212	-17.4
Ontario.....	424	457	+ 7.8	1,659	1,672	+ 0.8
Manitoba.....	48	52	+ 8.3	193	184	- 4.7
Saskatchewan.....	81	69	-14.8	221	301	+36.2
Alberta.....	240	197	-17.9	957	1,054	+10.1
British Columbia ⁵	117	150	+28.2	356	654	+83.7
Canada.....	1,363	1,384	+ 1.5	5,119	5,420	+ 5.9
Used Passenger Cars						
Atlantic Provinces	1,182	1,030	-12.9	1,016	925	- 9.0
Quebec.....	3,086	3,055	- 1.0	3,345	3,377	+ 1.0
Ontario.....	6,689	6,030	- 9.9	7,013	6,805	- 3.0
Manitoba.....	781	740	- 5.2	871	874	+ 0.3
Saskatchewan.....	732	749	+ 2.3	649	752	+15.9
Alberta.....	1,969	1,790	- 9.1	2,252	1,866	-17.1
British Columbia ⁵	1,778	1,722	- 3.1	2,062	1,927	- 6.5
Canada.....	16,217	15,116	- 6.8	17,208	16,526	- 4.0
Used Commercial Vehicles						
Atlantic Provinces	223	200	-10.3	184	175	- 4.9
Quebec.....	414	453	+ 9.4	559	621	+11.1
Ontario.....	592	569	- 3.9	789	832	+ 5.4
Manitoba.....	83	146	+75.9	86	382	+344.2
Saskatchewan.....	145	156	+ 7.6	136	171	+25.7
Alberta.....	627	412	-34.3	937	788	-15.9
British Columbia ⁵	330	356	+ 7.9	658	874	+32.8
Canada.....	2,414	2,292	- 5.1	3,349	3,843	+14.8

Accounts Receivable Held by Department Stores
Total at month-end
 Millions of Dollars

Date	Instalment Receivables		Charge Receivables	Total	
	C.S.A. ¹	Other ²		Amount	% Change Prev. Yr.
	\$	\$	\$	\$	%
1958 - August	161.0	27.7	38.4	227.1	+ 6.5
Sept.	164.0	28.7	43.0	235.7	+ 6.2
Oct.	167.9	29.2	45.5	242.6	+ 6.7
Nov.	175.4	31.0	49.4	255.8	+ 7.9
Dec.	186.5	37.1	58.2	281.8	+ 7.7
1959 - Jan.	182.3	34.8	49.3	266.4	+ 7.9
1959 - August	156.8	46.4	40.3	243.5	+ 7.2
Sept.	152.9	55.3	46.2	254.4	+ 7.9
Oct. (r) ...	155.2	60.2	49.9	265.3	+ 9.4
Nov.	162.5	65.6	53.1	281.2	+ 9.9
Dec. (r) ...	172.3	78.4	63.8	314.5	+11.6
1960 - Jan. (p) ...	169.2	77.8	57.0	304.0	+14.1

Notes:

1. Conditional-sale agreements.
2. Includes other deferred payment plans, such as revolving credit, budgeted charge accounts, etc.
3. Includes affiliated companies engaged in making cash loans.
4. Does not include the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such outstanding balances are included in the Sales Finance Companies' figures.
5. Includes Yukon and Northwest Territories.

(p) Preliminary

(r) Revised

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CREDIT STATISTICS

February 1960 (Selected Holders)

Retail Instalment Credit, by Holder

(Estimated amounts outstanding, in millions of dollars)

Total at month-end

Month	Selected Financial Institutions		Retail Dealers				Total	
	Sales Finance Companies	Licensees, Small Loans Act	Dept. Stores		Furniture, Appliance Stores	Other	Amount	% Change Prev. Yr.
			C.S.A. ¹	Other ²				
	\$	\$	\$	\$	\$	\$	\$	%
1958 - Nov.	1,042.6	18.1	175.4	31.0				
Dec.	1,025.6	18.6	186.5	37.1	169.6	96.4	1,533.8	- 2.2
1959 - Jan.(r)	999.2	25.0	182.3	34.8				
Feb.(r)	990.2	25.5	177.1	32.9				
1959 - Nov.(r)	1,139.9	37.0	162.5	65.6				
Dec.(r)	1,135.3	38.3	172.3	78.4	172.9	100.4	1,694.1	+10.5
1960 - Jan.(r)	1,126.3	39.2	169.2	77.8				
Feb.	1,123.0	40.8	163.6	77.0				

Cash Loans and Instalment Credit *

Held by Companies Licensed under the Small Loans Act³

(Estimated amounts outstanding, in millions of dollars)

Total at month-end

Month	Cash Loans Large and Small	Instalment ⁴ Credit	Total	
			Amount	% Change Prev. Yr.
	\$	\$	\$	%
1959 - Jan.	381.6	25.0	406.6	+14.3
Feb.	380.8	25.5	406.3	+14.5
Mar.	385.0	26.4	411.4	+12.5
Apr.	390.3	27.7	418.0	+12.0
May	395.5	29.2	424.7	+12.4
June	400.5	30.7	431.2	+12.3
July	409.2	32.1	441.3	+13.1
Aug.	416.6	33.2	449.8	+14.4
Sept.	422.2	34.3	456.5	+16.4
Oct.	429.4	35.6	465.0	+19.2
Nov.	434.1	37.0	471.1	+19.5
Dec.	445.8	38.3	484.1	+20.8
1960 - Jan. (r)	445.8	39.2	485.0	+19.3
Feb.	446.9	40.8	487.7	+20.0

* Revised to the 1959 Summary Data, Department of Insurance.

Note: See last page for footnotes.

Industry and Merchandising Division

6542-501-20

Retail Instalment Financing by Sales Finance Companies
(Estimated extensions, balances outstanding, and repayments,
in millions of dollars)

Month	Consumer Goods				Commercial Goods			
	Passenger Cars	Other	Total		Commercial Vehicles	Other	Total	
			Amount	% Change Prev.Yr.			Amount	% Change Prev.Yr.
	\$	\$	\$	%	\$	\$	\$	%
Value of Contracts Financed during month								
1958 - Nov.	42.2	16.8	59.0	- 2.1	8.9	13.5	22.4	+14.7
Dec.	40.7	19.4	60.1	- 2.3	9.4	12.6	22.0	+22.0
1959 - Jan.	37.1	11.4	48.5	-20.1	8.5	9.0	17.5	+ 3.6
Feb.	44.0	13.3	57.3	+ 2.1	10.4	9.0	19.4	+34.7
1959 - Nov.	49.3	18.8	68.1	+15.4	12.6	16.0	28.6	+27.7
Dec.	44.1	21.0	65.1	+ 8.3	12.3	17.9	30.2	+37.3
1960 - Jan.	35.6	13.7	49.3	+ 1.6	9.3	12.5	21.8	+24.6
Feb.	49.1	14.1	63.2	+10.3	11.1	12.6	23.7	+22.2
Balances Outstanding at month-end								
1958 - Nov.	606.9	172.5	779.4	- 2.7	116.0	147.2	263.2	- 9.9
Dec.	587.7	180.5	768.2	- 1.5	111.5	145.9	257.4	-10.6
1959 - Jan.	571.9	172.3	744.2	- 2.9	109.0	146.0	255.0	- 9.9
Feb.	567.9	171.9	739.8	- 2.3	106.7	143.7	250.4	- 8.7
1959 - Nov.	614.7	187.3	802.0	+ 2.9	123.9	214.0	337.9	+28.4
Dec.	600.2	192.2	792.4	+ 3.2	124.7	218.2	342.9	+33.2
1960 - Jan. ^(r)	591.9	192.2	784.1	+ 5.4	124.3	217.9	342.2	+34.2
Feb.	587.7	190.2	777.9	+ 5.2	125.0	220.1	345.1	+37.8
Repayments during month								
1958 - Nov.	56.2	13.9	70.1	- 5.1	11.4	14.0	25.4	+ 6.1
Dec.	59.9	11.4	71.3	-14.3	13.8	14.0	27.8	+24.7
1959 - Jan.	52.9	19.6	72.5	- 2.0	11.0	8.9	19.9	- 8.7
Feb.	48.0	13.7	61.7	- 5.5	12.7	11.3	24.0	+ 4.8
1959 - Nov.	56.1	17.4	73.5	+ 4.9	12.3	14.0	26.3	+ 3.5
Dec.	58.6	16.1	74.7	+ 4.8	11.5	13.7	25.2	- 9.4
1960 - Jan. ^(r)	43.9	13.7	57.6	-20.6	9.7	12.8	22.5	+13.1
Feb.	53.3	16.1	69.4	+12.5	10.4	10.4	20.8	-13.3

Motor Vehicle Credit Extended by Sales Finance Companies
(Estimated number of units and value of motor vehicle contracts
financed, in thousands of dollars)

Province	Number of Units			Amount of Financing (\$'000)		
	February 1959	February 1960	% Change Prev.Yr.	February 1959	February 1960	% Change Prev.Yr.
New Passenger Cars						
Atlantic Provinces	533	593	+11.3	1,179	1,304	+10.6
Quebec.....	2,498	2,631	+ 5.3	6,173	6,307	+ 2.2
Ontario.....	4,028	5,230	+29.8	9,214	12,304	+33.5
Manitoba.....	333	503	+51.1	771	1,173	+52.1
Saskatchewan.....	366	339	- 7.4	846	796	- 5.9
Alberta.....	985	1,010	+ 2.5	2,369	2,458	+ 3.8
British Columbia ⁵	748	919	+22.9	1,887	2,205	+16.9
Canada.....	9,491	11,225	+18.3	22,439	26,547	+18.3
New Commercial Vehicles						
Atlantic Provinces	111	140	+26.1	287	454	+58.2
Quebec.....	482	418	-13.3	1,683	1,832	+ 8.9
Ontario.....	512	604	+18.0	1,671	2,149	+28.6
Manitoba.....	82	56	-31.7	342	260	-24.0
Saskatchewan.....	88	68	-22.7	317	257	-18.9
Alberta.....	284	286	+ 0.7	1,124	1,229	+ 9.3
British Columbia ⁵	148	158	+ 6.8	567	781	+37.7
Canada.....	1,707	1,730	+ 1.3	5,991	6,962	+16.2
Used Passenger Cars						
Atlantic Provinces	1,427	1,454	+ 1.9	1,252	1,273	+ 1.7
Quebec.....	5,066	4,611	- 9.0	5,455	4,900	-10.2
Ontario.....	8,150	8,005	- 1.8	8,631	8,910	+ 3.2
Manitoba.....	872	1,090	+25.0	989	1,292	+30.6
Saskatchewan.....	870	1,044	+20.0	819	1,050	+28.2
Alberta.....	2,220	2,418	+ 8.9	2,265	2,536	+12.0
British Columbia ⁵	2,102	2,257	+ 7.4	2,229	2,557	+14.7
Canada.....	20,707	20,879	+ 0.8	21,640	22,518	+ 4.1
Used Commercial Vehicles						
Atlantic Provinces	266	258	- 3.0	243	305	+25.5
Quebec.....	576	539	- 6.4	773	746	- 3.5
Ontario.....	711	723	+ 1.7	1,028	990	- 3.7
Manitoba.....	143	115	-19.6	214	133	-37.9
Saskatchewan.....	155	207	+33.5	167	208	+24.6
Alberta.....	503	520	+ 3.4	986	871	-11.7
British Columbia ⁵	431	425	- 1.4	1,001	836	-16.5
Canada.....	2,785	2,787	+ 0.1	4,412	4,089	- 7.3

Accounts Receivable Held by Department Stores

Total at month-end
Millions of Dollars

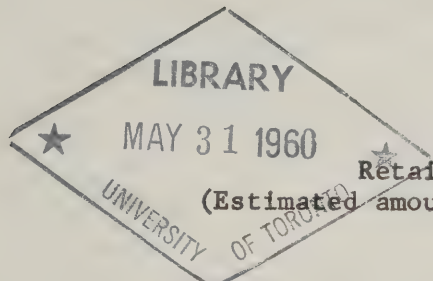
Date	Instalment Receivables		Charge Receivables	Total	
	C.S.A. ¹	Other ²		Amount	% Change Prev. Yr.
	\$	\$	\$	\$	%
1958 - Sept.	164.0	28.7	43.0	235.7	+ 6.2
Oct.	167.9	29.2	45.5	242.6	+ 6.7
Nov.	175.4	31.0	49.4	255.8	+ 7.9
Dec.	186.5	37.1	58.2	281.8	+ 7.7
1959 - Jan.	182.3	34.8	49.3	266.4	+ 7.9
Feb.	177.1	32.9	43.0	253.0	+ 7.6
1959 - Sept.	152.9	55.3	46.2	254.4	+ 7.9
Oct.	155.2	60.2	49.9	265.3	+ 9.4
Nov.	162.5	65.6	53.1	281.2	+ 9.9
Dec.	172.3	78.4	63.8	314.5	+11.6
1960 - Jan.(p)	169.2	77.8	57.0	304.0	+14.1
Feb.(p)	163.6	77.0	48.6	289.2	+14.3

Notes:

1. Conditional-sale agreements.
2. Includes other deferred payment plans, such as revolving credit, budgeted charge accounts, etc.
3. Includes affiliated companies engaged in making cash loans.
4. Does not include the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such outstanding balances are included in the Sales Finance Companies' figures.
5. Includes Yukon and Northwest Territories.

(p) Preliminary

(r) Revised

CREDIT STATISTICS
(Selected Holders)

March, 1960

Retail Instalment Credit, by Holder

(Estimated amounts outstanding, in millions of dollars)

Total at month-end

Month	Selected Financial Institutions		Retail Dealers				Total	
	Sales Finance Companies	Licensees Small Loans Act	Dept. Stores		Furniture, Appliance Stores	Other	Amount	% Change Prev.Yr.
			C.S.A. ¹	Other ²				
	\$	\$	\$	\$	\$	\$	\$	%
1958 - Dec.	1,025.6	18.6	186.5	37.1	169.6	96.4	1,533.8	- 2.2
1959 - Jan.	999.2	25.0	182.3	34.8				
Feb.	990.2	25.5	177.1	32.9				
Mar.	996.4	26.4	172.6	32.7	161.2	89.1	1,478.4	- 0.4
1959 - Dec.	1,135.3	38.3	172.3	78.4	172.9	100.4	1,694.1	+10.5
1960 - Jan.	1,126.3	39.2	169.2	77.8				
Feb.	1,123.0	40.8	163.6	77.0				
Mar.	1,129.4	40.4	159.5	78.6				

Cash Loans and Instalment Credit

Held by Companies Licensed under the Small Loans Act³

(Estimated amounts outstanding, in millions of dollars)

Total at month-end

Month	Cash Loans Large and Small	Instalment ⁴ Credit	Total	
			Amount	% Change Prev.Yr.
	\$	\$	\$	%
1958 - Dec.	382.3	18.6	400.9	+10.6
1959 - Jan.	381.6	25.0	406.6	+14.3
Feb.	380.8	25.5	406.3	+14.5
Mar.	385.0	26.4	411.4	+12.5
1959 - Dec.	445.8	38.3	484.1	+20.8
1960 - Jan.	445.8	39.2	485.0	+19.3
Feb.	446.9	40.8	487.7	+20.0
Mar.	453.0	40.4	493.4	+19.9

Note: See last page for footnotes.

Retail Instalment Financing by Sales Finance Companies
(Estimated extensions, balances outstanding, and repayments,
in millions of dollars)

Month	Consumer Goods				Commercial Goods			
	Passenger Cars	Other	Total		Commercial Vehicles	Other	Total	
			Amount	% Change Prev.Yr.			Amount	% Change Prev.Yr.
	\$	\$	\$	%	\$	\$	\$	%
Value of Contracts Financed during month								
1958 - Dec.	40.7	19.4	60.1	- 2.3	9.4	12.6	22.0	+22.0
1959 - Jan.	37.1	11.4	48.5	-20.1	8.5	9.0	17.5	+ 3.6
Feb.	44.0	13.3	57.3	+ 2.1	10.4	9.0	19.4	+34.7
Mar.	56.3	13.4	69.7	- 4.3	11.0	12.4	23.4	+25.8
1959 - Dec.	44.1	21.0	65.1	+ 8.3	12.3	17.9	30.2	+37.3
1960 - Jan.	35.6	13.7	49.3	+ 1.6	9.3	12.5	21.8	+24.6
Feb.	49.1	14.1	63.2	+10.3	11.1	12.6	23.7	+22.2
Mar.	60.3	15.2	75.5	+ 8.3	12.1	14.5	26.6	+13.7
Balances Outstanding at month-end								
1958 - Dec.	587.7	180.5	768.2	- 1.5	111.5	145.9	257.4	-10.6
1959 - Jan.	571.9	172.3	744.2	- 2.9	109.0	146.0	255.0	- 9.9
Feb.	567.9	171.9	739.8	- 2.3	106.7	143.7	250.4	- 8.7
Mar.	567.1	174.2	741.3	- 1.8	108.8	146.3	255.1	- 5.4
1959 - Dec.	600.2	192.2	792.4	+ 3.2	124.7	218.2	342.9	+33.2
1960 - Jan.	591.9	192.2	784.1	+ 5.4	124.3	217.9	342.2	+34.2
Feb.	587.7	190.2	777.9	+ 5.2	125.0	220.1	345.1	+37.8
Mar.	591.6	188.7	780.3	+ 5.3	125.7	223.4	349.1	+36.8
Repayments during month								
1958 - Dec.	59.9	11.4	71.3	-14.3	13.8	14.0	27.8	+24.7
1959 - Jan.	52.9	19.6	72.5	- 2.0	11.0	8.9	19.9	- 8.7
Feb.	48.0	13.7	61.7	- 5.5	12.7	11.3	24.0	+ 4.8
Mar.	57.1	11.1	68.2	- 8.6	8.9	9.8	18.7	-19.7
1959 - Dec.	58.6	16.1	74.7	+ 4.8	11.5	13.7	25.2	- 9.4
1960 - Jan.	43.9	13.7	57.6	-20.6	9.7	12.8	22.5	+13.1
Feb.	53.3	16.1	69.4	+12.5	10.4	10.4	20.8	-13.3
Mar.	56.4	16.7	73.1	+ 7.2	11.4	11.2	22.6	+20.9

Note: Wholesale financing by sales finance companies amounted to \$376.0 million in the first quarter of 1960 and balances outstanding at March 31, 1960, on wholesale financing were \$283.9 million.

Motor Vehicle Credit Extended by Sales Finance Companies
(Estimated number of units and value of motor vehicle contracts
financed, in thousands of dollars)

Province	Number of Units			Amount of Financing (\$'000)		
	March 1959	March 1960	% Change Prev.Yr.	March 1959	March 1960	% Change Prev.Yr.
New Passenger Cars						
Atlantic Provinces	726	820	+12.9	1,557	1,667	+ 7.1
Quebec.....	3,094	3,693	+19.4	7,522	8,563	+13.8
Ontario.....	5,105	6,443	+26.2	12,042	14,959	+24.2
Manitoba.....	504	732	+45.2	1,197	1,729	+44.4
Saskatchewan.....	594	449	-24.4	1,373	1,034	-24.7
Alberta.....	1,340	1,173	-12.5	3,234	2,762	-14.6
British Columbia ⁵	859	1,057	+23.1	2,164	2,491	+15.1
Canada.....	12,222	14,367	+17.6	29,089	33,205	+14.1
New Commercial Vehicles						
Atlantic Provinces	139	161	+15.8	399	525	+31.6
Quebec.....	502	550	+ 9.6	1,600	1,762	+10.1
Ontario.....	644	694	+ 7.8	2,061	2,488	+20.7
Manitoba.....	88	72	-18.2	276	372	+18.8
Saskatchewan.....	107	99	- 7.5	403	297	-26.3
Alberta.....	361	267	-26.0	1,290	1,190	- 7.8
British Columbia ⁵	155	188	+21.3	558	712	+27.6
Canada.....	1,996	2,031	+ 1.8	6,587	7,302	+10.9
Used Passenger Cars						
Atlantic Provinces	1,942	1,886	- 2.9	1,681	1,629	- 3.1
Quebec.....	6,018	6,211	+ 3.2	6,224	6,423	+ 3.2
Ontario.....	10,006	9,676	- 3.3	10,509	10,670	+ 1.5
Manitoba.....	1,380	1,332	- 3.5	1,428	1,480	+ 3.6
Saskatchewan.....	1,482	1,154	-22.1	1,419	1,147	-19.2
Alberta.....	3,150	2,664	-15.4	3,223	2,807	-12.9
British Columbia ⁵	2,344	2,615	+11.6	2,652	2,906	+ 9.6
Canada.....	26,322	25,538	- 3.0	27,135	27,062	- 0.3
Used Commercial Vehicles						
Atlantic Provinces	352	317	- 9.9	286	275	- 3.8
Quebec.....	663	693	+ 4.5	788	849	+ 7.7
Ontario.....	898	896	- 0.2	1,201	1,217	+ 1.3
Manitoba.....	147	166	+12.9	179	290	+62.0
Saskatchewan.....	212	242	+14.2	251	278	+10.8
Alberta.....	622	551	-11.4	939	826	-12.0
British Columbia ⁵	437	521	+19.2	819	1,055	+28.8
Canada.....	3,331	3,386	+ 1.7	4,463	4,790	+ 7.3

Accounts Receivable Held by Department Stores

Total at month-end
millions of dollars

Date	Instalment Receivables		Charge Receivables	Total	
	C.S.A. ¹	Other ²		Amount	% Change Prev.Yr.
	\$	\$	\$	\$	%
1958 - Oct.	167.9	29.2	45.5	242.6	+ 6.7
Nov.	175.4	31.0	49.4	255.8	+ 7.9
Dec.	136.5	37.1	58.2	281.8	+ 7.7
1959 - Jan.	182.3	34.8	49.3	266.4	+ 7.9
Feb.	177.1	32.9	43.0	253.0	+ 7.6
Mar.	172.6	32.7	42.0	247.3	+ 7.0
1959 - Oct.	155.2	60.2	49.9	265.3	+ 9.4
Nov.	162.5	65.6	53.1	281.2	+ 9.9
Dec.	172.3	78.4	63.8	314.5	+11.6
1960 - Jan.(p)	169.2	77.8	57.0	304.0	+14.1
Feb.(p)	163.6	77.0	48.6	289.2	+14.3
Mar.(p)	159.5	78.6	45.6	283.7	+14.7

Notes:

1. Conditional-sale agreements.
2. Includes other deferred payment plans, such as revolving credit, budgeted charge accounts, etc.
3. Includes affiliated companies engaged in making cash loans.
4. Does not include the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such outstanding balances are included in the Sales Finance Companies' figures.
5. Includes Yukon and Northwest Territories.

(p) Preliminary

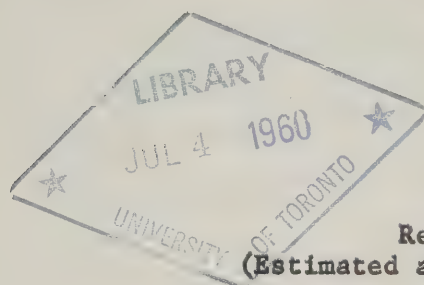
(r) Revised



DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

Published by Authority of the Hon. Gordon Churchill, Minister of Trade and Commerce

CREDIT STATISTICS
(Selected Holders)

April, 1960

Retail Instalment Credit, by Holder
(Estimated amounts outstanding, in millions of dollars)
Total at month-end

Month	Selected Financial Institutions		Retail Dealers				Total	
	Sales Finance Companies	Licensees Small Loans Act	Dept. Stores		Furniture, Appliance Stores	Other	Amount	% Change Prev. Yr.
			C.S.A. ¹	Other ²				
	\$	\$	\$	\$	\$	\$	\$	%
1959 - Jan.	1,000.5	25.0	182.3	34.8				
Feb.	992.9	25.5	177.1	32.9				
Mar.	1,000.4	26.4	172.6	32.7	161.2	89.1	1,482.4	- 0.1
Apr.	1,021.5	27.7	171.8	32.4				
1960 - Jan.	1,138.1	39.2	169.2	77.8				
Feb.	1,134.8	40.8	163.6	77.0				
Mar.	1,141.1	40.4	159.2	78.7	164.4	89.9	1,673.7	+12.9
Apr.	1,164.2	41.7	158.7	82.8				

Note: For explanation of revision to Sales Finance Companies see page 4.

Cash Loans and Instalment Credit
Held by Companies Licensed under the Small Loans Act³
(Estimated amounts outstanding, in millions of dollars)
Total at month-end

Month	Cash Loans Large and Small	Instalment ⁴ Credit	Total	
			Amount	% Change Prev. Yr.
	\$	\$	\$	%
1959 - Jan.	381.6	25.0	406.6	+14.3
Feb.	380.8	25.5	406.3	+14.5
Mar.	385.0	26.4	411.4	+12.5
Apr.	390.3	27.7	418.0	+12.0
1960 - Jan.	445.8	39.2	485.0	+19.3
Feb.	446.9	40.8	487.7	+20.0
Mar.	453.0	40.4	493.4	+19.9
Apr.	463.5	41.7	505.2	+20.9

Note: See page four for footnotes.

Retail Instalment Financing by Sales Finance Companies
(Estimated extensions, balances outstanding, and repayments,
in millions of dollars)

Month	Consumer Goods				Commercial Goods			
	Passenger Cars	Other	Total		Commercial Vehicles	Other	Total	
			Amount	% Change Prev.Yr.			Amount	% Change Prev.Yr.
	\$	\$	\$	%	\$	\$	\$	%
Value of Contracts Financed during month								
1959 - Jan.	37.3	11.6	48.9	-19.5	8.5	8.9	17.4	+ 2.6
Feb.	44.4	13.6	58.0	+ 3.4	10.4	8.9	19.3	+33.8
Mar.	56.6	13.7	70.3	- 3.4	11.1	12.3	23.4	+25.3
Apr.	71.1	15.6	86.7	- 2.5	13.8	13.3	27.1	+10.8
1960 - Jan.	35.6	14.1	49.7	+ 1.6	9.3	12.1	21.4	+23.0
Feb.	49.1	14.6	63.7	+ 9.8	11.1	12.2	23.3	+20.7
Mar.	60.3	15.7	76.0	+ 8.1	12.1	14.1	26.2	+12.0
Apr.	67.1	15.7	82.8	- 4.5	13.3	16.8	30.1	+11.1
Balances Outstanding at month-end								
1959 - Jan.	572.6	172.4	745.0	- 2.8	110.1	145.4	255.5	- 9.7
Feb.	569.4	172.1	741.5	- 2.1	108.9	142.5	251.4	- 8.4
Mar.	569.3	174.4	743.7	- 1.5	112.2	144.5	256.7	- 4.8
Apr.	583.4	175.4	758.8	- 1.5	115.2	147.5	262.7	- 3.0
1960 - Jan.	600.5	193.7	794.2	+ 6.6	136.2	207.7	343.9	+34.6
Feb.	596.3	191.7	788.0	+ 6.3	137.0	209.8	346.8	+37.9
Mar.	600.2	190.2	790.4	+ 6.3	137.8	212.9	350.7	+36.6
Apr.	613.1	191.0	804.1	+ 6.0	141.7	218.4	360.1	+37.1
Repayments during month								
1959 - Jan.	52.3	19.8	72.1	- 2.6	9.9	9.3	19.2	-12.0
Feb.	47.6	14.0	61.6	- 5.8	11.6	11.8	23.4	+ 2.0
Mar.	56.7	11.3	68.0	- 8.9	7.8	10.3	18.1	-22.3
Apr.	57.1	14.6	71.7	- 3.1	10.7	10.4	21.1	- 9.8
1960 - Jan.	44.6	16.5	61.1	-15.3	11.2	10.2	21.4	+11.5
Feb.	53.3	16.6	69.9	+13.5	10.3	10.1	20.4	-12.8
Mar.	56.4	17.2	73.6	+ 8.2	11.3	11.0	22.3	+23.2
Apr.	54.2	14.9	69.1	- 3.6	9.4	11.3	20.7	- 1.9

Motor Vehicle Credit Extended by Sales Finance Companies
 (Estimated number of units and value of motor vehicle contracts
 financed, in thousands of dollars)

Province	Number of Units			Amount of Financing (\$'000)		
	April 1959	April 1960	% Change Prev.Yr.	April 1959	April 1960	% Change Prev.Yr.
New Passenger Cars						
Atlantic Provinces	1,100	1,157	+ 5.2	2,300	2,434	+ 5.8
Quebec.....	4,333	4,521	+ 4.3	10,474	10,469	(6)
Ontario.....	6,383	6,625	+ 3.8	14,804	15,391	+ 4.0
Manitoba.....	649	646	- 0.5	1,526	1,563	+ 2.4
Saskatchewan.....	749	704	- 6.0	1,696	1,572	- 7.3
Alberta.....	1,680	1,399	-16.7	4,104	3,303	-19.5
British Columbia ⁵	1,131	1,088	- 3.8	2,801	2,546	- 9.1
Canada.....	16,025	16,140	+ 0.7	37,705	37,278	- 1.1
New Commercial Vehicles						
Atlantic Provinces	189	233	+23.3	689	738	+ 7.1
Quebec.....	522	525	+ 0.6	1,682	1,605	- 4.6
Ontario.....	667	757	+13.5	2,182	3,405	+56.0
Manitoba.....	108	93	-13.9	523	471	- 9.9
Saskatchewan.....	149	114	-23.5	532	340	-36.1
Alberta.....	367	377	+ 2.7	1,348	1,313	- 2.6
British Columbia ⁵	197	195	- 1.0	749	711	- 5.1
Canada.....	2,199	2,294	+ 4.3	7,705	8,583	+11.4
Used Passenger Cars						
Atlantic Provinces	2,839	2,278	-19.8	2,402	2,002	-16.7
Quebec.....	8,195	6,864	-16.2	8,258	6,875	-16.7
Ontario.....	11,835	10,228	-13.6	12,342	11,190	- 9.3
Manitoba.....	1,612	1,586	- 1.6	1,692	1,776	+ 5.0
Saskatchewan.....	1,884	1,568	-16.8	1,709	1,613	- 5.6
Alberta.....	3,546	3,204	- 9.6	3,621	3,352	- 7.4
British Columbia ⁵	3,065	2,665	-13.1	3,381	2,970	-12.2
Canada.....	32,976	28,393	-13.9	33,405	29,778	-10.9
Used Commercial Vehicles						
Atlantic Provinces	439	361	-17.8	367	330	-10.1
Quebec.....	937	742	-20.8	1,242	881	-29.1
Ontario.....	1,078	978	- 9.3	1,478	1,274	-13.8
Manitoba.....	202	170	-15.8	251	265	+ 5.6
Saskatchewan.....	323	283	-12.4	291	313	+ 7.6
Alberta.....	721	657	- 8.9	1,076	949	-11.8
British Columbia ⁵	564	504	-10.6	1,353	681	-49.7
Canada.....	4,264	3,695	-13.3	6,058	4,693	-22.5

Accounts Receivable Held by Department Stores
Total at month-end
millions of dollars

Date	Instalment Receivables		Charge Receivables	Total	
	C.S.A. ¹	Other ²		Amount	% Change Prev. Yr.
	\$	\$	\$	\$	%
1958 - Nov.	175.4	31.0	49.4	255.8	+ 7.9
Dec.	186.5	37.1	58.2	281.8	+ 7.7
1959 - Jan.	182.3	34.8	49.3	266.4	+ 7.9
Feb.	177.1	32.9	43.0	253.0	+ 7.6
Mar.	172.6	32.7	42.0	247.3	+ 7.0
Apr.	171.8	32.4	42.9	247.1	+ 6.8
1959 - Nov.	162.5	65.6	53.1	281.2	+ 9.9
Dec.	172.0	78.5	63.6	314.1	+11.6
1960 - Jan. (r)	168.7	77.6	56.9	303.2	+14.1
Feb. (r)	163.1	76.9	48.3	288.3	+14.3
Mar. (r)	159.2	78.7	46.4	284.3	+14.7
Apr. (p)	158.7	82.8	48.2	289.7	+17.2

Notes:

1. Conditional-sale agreements.
2. Includes other deferred payment plans, such as revolving credit, budgeted charge accounts, etc.
3. Includes affiliated companies engaged in making cash loans.
4. Does not include the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such outstanding balances are included in the Sales Finance Companies' figures.
5. Includes Yukon and Northwest Territories.
- (6) No change
- (p) Preliminary
- (r) Revised

In addition to the monthly estimates of sales financing done by sales finance companies, which appear regularly in this bulletin, there is a complete annual survey of all sales finance companies. The final 1959 results of this annual survey are now available and will soon be published in the report "Sales Financing 1959". All 1959 monthly figures on sales finance companies have been revised to this final annual total - for specified months on the prece pages and for the twelve months of 1959 on the following pages.

Instalment Credit Extended by Sales Finance Companies

Revisions to 1959 Monthly Estimates of Paper Purchased

(dollar values in thousands)

Month 1959	Motor Vehicles						Other	Total
	New		Used		Total, New + Used			
	No. of Units	Value	No. of Units	Value	No. of Units	Value		
	C o n s u m e r G o o d s							
January ...	8,370	19,894	16,334	17,353	24,704	37,247	11,636	48,883
February ..	9,520	22,494	20,953	21,894	30,473	44,388	13,623	58,011
March	12,259	29,160	26,625	27,443	38,884	56,603	13,718	70,321
April	16,025	37,705	32,976	33,405	49,001	71,110	15,616	86,726
May	15,823	37,297	32,414	32,574	48,237	69,871	18,063	87,934
June	17,225	40,764	34,825	35,416	52,050	76,180	19,399	95,579
July	16,289	38,828	32,884	33,578	49,173	72,406	18,053	90,459
August	13,490	31,922	27,812	28,014	41,302	59,936	17,760	77,696
September .	13,139	30,228	26,612	26,859	39,751	57,087	20,106	77,193
October ...	13,772	31,877	23,066	23,386	36,838	55,263	19,801	75,064
November ..	11,899	27,401	21,621	22,221	33,520	49,622	19,183	68,805
December ..	10,211	23,822	19,776	20,603	29,987	44,425	21,479	65,904
Total	158,022	371,392	315,898	322,746	473,920	694,138	208,437	902,575
	C o m m e r c i a l G o o d s							
January ...	1,370	5,139	2,383	3,330	3,753	8,469	8,892	17,361
February ..	1,717	6,020	2,770	4,395	4,487	10,415	8,893	19,308
March	2,009	6,624	3,313	4,460	5,322	11,084	12,268	23,352
April	2,199	7,705	4,264	6,058	6,463	13,763	13,353	27,116
May	2,549	10,037	3,945	5,295	6,494	15,332	19,489	34,821
June	2,630	10,214	4,156	6,497	6,786	16,711	20,881	37,592
July	2,291	8,969	3,656	4,990	5,947	13,959	24,774	38,733
August	2,093	7,881	3,614	4,814	5,707	12,695	20,368	33,063
September .	2,455	9,485	3,941	5,458	6,396	14,943	20,830	35,773
October ...	2,057	7,190	3,377	4,765	5,434	11,955	18,295	30,250
November ..	2,197	7,879	3,346	4,682	5,543	12,561	15,762	28,323
December ..	1,886	7,564	3,210	4,713	5,096	12,277	17,659	29,936
Total	25,453	94,707	41,975	59,457	67,428	154,164	201,464	355,628

Retail Instalment Credit Held by Sales Finance Companies
Revisions to 1959 Monthly Estimates of Balances Outstanding

(in thousands of dollars)

1959 (end of month)	Consumer Goods			Commercial Goods			Total, All Goods
	Passenger Cars--New and Used	Other	Total	Commercial Vehicles-- New and Used	Other	Total	
January ...	572,650	172,375	745,025	110,120	145,400	255,520	1,000,545
February ..	569,400	172,050	741,450	108,940	142,500	251,440	992,890
March	569,350	174,425	743,775	112,160	144,500	256,660	1,000,435
April	583,400	175,400	758,800	115,180	147,500	262,680	1,021,480
May	594,350	175,475	769,825	118,800	164,500	283,300	1,053,125
June	613,900	178,850	792,750	123,220	171,700	294,920	1,087,670
July	629,550	179,125	808,675	126,340	183,900	310,240	1,118,915
August	631,700	181,100	812,800	129,560	190,300	319,860	1,132,660
September .	632,050	185,075	817,125	132,380	198,500	330,880	1,148,005
October ...	632,300	187,350	819,650	134,800	202,000	336,800	1,156,450
November ..	627,350	188,225	815,575	136,220	202,900	339,120	1,154,695
December ..	609,525	196,102	805,627	138,132	205,803	343,935	1,149,562

Revisions to 1959 Monthly Estimates of Repayments onRetail Instalment Credit Extended

(in thousands of dollars)

Month 1959	Consumer Goods			Commercial Goods			Total, All Goods
	Passenger Cars--New and Used	Other	Total	Commercial Vehicles-- New and Used	Other	Total	
January ...	52,264	19,808	72,072	9,868	9,353	19,221	91,293
February ..	47,638	13,948	61,586	11,595	11,793	23,388	84,974
March'	56,653	11,343	67,996	7,864	10,268	18,132	86,128
April	57,060	14,641	71,701	10,743	10,353	21,096	92,797
May	58,921	17,988	76,909	11,712	2,489	14,201	91,110
June	56,630	16,024	72,654	12,291	13,681	25,972	98,626
July	56,756	17,778	74,534	10,839	12,574	23,413	97,947
August	57,786	15,785	73,571	9,475	13,968	23,443	97,014
September .	56,737	16,131	72,868	12,123	12,630	24,753	97,621
October ...	55,013	17,526	72,539	9,535	14,795	24,330	96,869
November ..	54,572	18,308	72,880	11,141	14,862	26,003	98,883
December ..	62,250	13,602	75,852	10,365	14,756	25,121	100,973

Sales Finance Companies' Wholesale Instalment CreditRevisions to Quarterly Estimates of Paper Purchasedand Balances Outstanding

(in thousands of dollars)

	Paper Purchased during quarter	Balances Outstanding end of quarter
<u>1959</u>		
First Quarter	359,716	259,904
Second Quarter	417,952	253,895
Third Quarter	234,255	167,917
Fourth Quarter	295,013	196,821
<u>1960</u>		
First Quarter	378,453	284,117



CREDIT STATISTICS
(Selected Holders)

May, 1960

Retail Instalment Credit, by Holder
(Estimated amounts outstanding, in millions of dollars)
Total at month-end

Month	Selected Financial Institutions		Retail Dealers				Total	
	Sales Finance Companies	Licensees Small Loans Act	Dept. Stores		Furniture, Appliance Stores	Other	Amount	% Change Prev.Yr.
			C.S.A. ¹	Other ²				
	\$	\$	\$	\$	\$	\$	\$	%
1959 - Feb.	992.9	25.5	177.1	32.9				
Mar.	1,000.4	26.4	172.6	32.7	161.2	89.1	1,482.4	- 0.1
Apr.	1,021.5	27.7	171.8	32.4				
May	1,053.1	29.2	172.2	33.6				
1960 - Feb.	1,134.8	40.8	163.6	77.0				
Mar.	1,141.1	40.4	159.2	78.7	164.4	89.9	1,673.7	+12.9
Apr.	1,164.2	41.7	158.7	82.8				
May	1,200.7	43.8	158.0	86.7				

Cash Loans and Instalment Credit
Held by Companies Licensed under the Small Loans Act³
(Estimated amounts outstanding, in millions of dollars)
Total at month-end

Month	Cash Loans Large and Small	Instalment ⁴ Credit	Total	
			Amount	% Change Prev.Yr.
	\$	\$	\$	%
1959 - Feb.	380.8	25.5	406.3	+14.5
Mar.	385.0	26.4	411.4	+12.5
Apr.	390.3	27.7	418.0	+12.0
May	395.5	29.2	424.7	+12.4
1960 - Feb.	446.9	40.8	487.7	+20.0
Mar.	453.0	40.4	493.4	+19.9
Apr.	463.5	41.7	505.2	+20.9
May	470.0	43.8	513.8	+21.0

Note: See last page for footnotes.

6542-501-50

Industry and Merchandising Division,

Retail Instalment Financing by Sales Finance Companies
(Estimated extensions, balances outstanding, and repayments,
in millions of dollars)

Month	Consumer Goods				Commercial Goods			
	Passenger Cars	Other	Total		Commercial Vehicles	Other	Total	
			Amount	% Change Prev.Yr.			Amount	% Change Prev.Yr.
	\$	\$	\$	%	\$	\$	\$	%
Value of Contracts Financed during month								
1959 - Feb.	44.4	13.6	58.0	+ 3.4	10.4	8.9	19.3	+33.8
Mar.	56.6	13.7	70.3	- 3.4	11.1	12.3	23.4	+25.3
Apr.	71.1	15.6	86.7	- 2.5	13.8	13.3	27.1	+10.8
May	69.9	18.0	87.9	- 0.6	15.3	19.5	34.8	+22.0
1960 - Feb.	49.1	14.6	63.7	+ 9.8	11.1	12.2	23.3	+20.7
Mar.	60.3	15.7	76.0	+ 8.1	12.1	14.1	26.2	+12.0
Apr.	67.1	15.7	82.8	- 4.5	13.3	16.8	30.1	+11.1
May	75.5	18.5	94.0	+ 6.9	17.8	20.3	38.1	+ 9.5
Balances Outstanding at month-end								
1959 - Feb.	569.4	172.1	741.5	- 2.1	108.9	142.5	251.4	- 8.4
Mar.	569.3	174.4	743.7	- 1.5	112.2	144.5	256.7	- 4.8
Apr.	583.4	175.4	758.8	- 1.5	115.2	147.5	262.7	- 3.0
May	594.3	175.5	769.8	- 1.9	118.8	164.5	283.3	+ 2.0
1960 - Feb.	596.3	191.7	788.0	+ 6.3	137.0	209.8	346.8	+37.9
Mar.	600.2	190.2	790.4	+ 6.3	137.8	212.9	350.7	+36.6
Apr.(r)	613.3	191.0	804.3	+ 6.0	141.5	218.4	359.9	+37.0
May	632.5	193.1	825.6	+ 7.2	147.2	227.9	375.1	+32.4
Repayments during month								
1959 - Feb.	47.6	14.0	61.6	- 5.8	11.6	11.8	23.4	+ 2.0
Mar.	56.7	11.3	68.0	- 8.9	7.8	10.3	18.1	-22.3
Apr.	57.1	14.6	71.7	- 3.1	10.7	10.4	21.1	- 9.8
May	58.9	18.0	76.9	+ 4.3	11.7	2.5	14.2	-34.4
1960 - Feb.	53.3	16.6	69.9	+13.5	10.3	10.1	20.4	-12.8
Mar.	56.4	17.2	73.6	+ 8.2	11.3	11.0	22.3	+23.2
Apr.(r)	54.0	14.9	68.9	- 3.9	9.6	11.3	20.9	- 0.9
May	56.3	16.4	72.7	- 5.5	12.1	10.8	22.9	+61.3

Motor Vehicle Credit Extended by Sales Finance Companies
(Estimated number of units and value of motor vehicle contracts
financed, in thousands of dollars)

Province	Number of Units			Amount of Financing (\$'000)		
	May 1959 ⁽¹⁾	May 1960	% Change Prev.Yr.	May 1959 ⁽¹⁾	May 1960	% Change Prev.Yr.
New Passenger Cars						
Atlantic Provinces	1,207	1,603	+32.8	2,598	3,439	+32.4
Quebec.....	4,357	5,483	+25.8	10,476	12,611	+20.4
Ontario.....	6,442	7,727	+19.9	14,865	17,759	+19.5
Manitoba.....	646	741	+14.7	1,568	1,833	+16.9
Saskatchewan.....	651	671	+ 3.1	1,543	1,519	- 1.6
Alberta.....	1,406	1,278	- 9.1	3,434	2,984	-13.1
British Columbia ⁵	1,114	1,131	+ 1.5	2,813	2,634	- 6.4
Canada.....	15,823	18,634	+17.8	37,297	42,779	+14.7
New Commercial Vehicles						
Atlantic Provinces	243	336	+38.3	803	1,306	+62.6
Quebec.....	601	666	+10.8	2,132	2,422	+13.6
Ontario.....	899	864	- 3.9	3,737	3,475	- 7.0
Manitoba.....	114	117	+ 2.6	507	576	+13.6
Saskatchewan.....	132	155	+17.4	521	638	+22.5
Alberta.....	363	430	+18.5	1,400	1,822	+30.1
British Columbia ⁵	197	219	+11.2	937	1,172	+25.1
Canada.....	2,549	2,787	+ 9.3	10,037	11,411	+13.7
Used Passenger Cars						
Atlantic Provinces	2,866	2,845	- 0.7	2,450	2,541	+ 3.7
Quebec.....	8,658	8,348	- 3.6	8,653	8,409	- 2.8
Ontario.....	11,507	11,445	- 0.5	11,945	12,071	+ 1.1
Manitoba.....	1,619	1,656	+ 2.3	1,700	1,862	+ 9.5
Saskatchewan.....	1,643	1,594	- 3.0	1,577	1,503	- 4.7
Alberta.....	3,224	3,051	- 5.4	3,096	3,110	+ 0.5
British Columbia ⁵	2,897	2,822	- 2.6	3,153	3,245	+ 2.9
Canada.....	32,414	31,761	- 2.0	32,574	32,741	+ 0.5
Used Commercial Vehicles						
Atlantic Provinces	471	518	+10.0	408	498	+22.1
Quebec.....	978	988	+ 1.0	1,182	1,296	+ 9.6
Ontario.....	975	1,034	+ 6.1	1,368	1,371	+ 0.2
Manitoba.....	203	205	+ 1.0	350	427	+22.0
Saskatchewan.....	282	290	+ 2.8	267	323	+21.0
Alberta.....	617	728	+18.0	995	1,324	+33.1
British Columbia ⁵	419	750	+79.0	725	1,162	+60.3
Canada.....	3,945	4,513	+14.4	5,295	6,401	+20.9

Accounts Receivable Held by Department Stores

Total at month-end
millions of dollars

Date	Instalment Receivables		Charge Receivables	Total	
	C.S.A. ¹	Other ²		Amount	% Change Prev.Yr.
	\$	\$	\$	\$	%
1959 - Jan.	182.3	34.8	49.3	266.4	+ 7.9
Feb.	177.1	32.9	43.0	253.0	+ 7.6
Mar.	172.6	32.7	42.0	247.3	+ 7.0
Apr.	171.8	32.4	42.9	247.1	+ 6.8
May	172.2	33.6	43.8	249.6	+ 7.4
1960 - Jan.	168.7	77.6	56.9	303.2	+14.1
Feb.	163.1	76.9	48.3	288.3	+14.3
Mar.	159.2	78.7	46.4	284.3	+14.7
Apr. (r) ...	158.7	82.8	48.4	289.9	+17.3
May (p)	158.0	86.7	50.4	295.1	+18.2

Notes:

1. Conditional-sale agreements.
2. Includes other deferred payment plans, such as revolving credit, budgeted charge accounts, etc.
3. Includes affiliated companies engaged in making cash loans.
4. Does not include the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such outstanding balances are included in the Sales Finance Companies' figures.
5. Includes Yukon and Northwest Territories.

(p) Preliminary

(r) Revised

CATALOGUE No.

61-004

Monthly

Price: \$1.00 a year



DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

Published by Authority of the Hon. Gordon Churchill, Minister of Trade and Commerce

CREDIT STATISTICS

(Selected Holders)

June, 1960

Retail Instalment Credit, by Holder
(Estimated amounts outstanding, in millions of dollars)
Total at month-end

Month	Selected Financial Institutions		Retail Dealers				Total	
	Sales Finance Companies	Licensees Small Loans Act	Dept. Stores		Furniture, Appliance Stores	Other	Amount	% Change Prev.Yr.
			C.S.A. ¹	Other ²				
	\$	\$	\$	\$	\$	\$	\$	%
1959 - Mar.	1,000.4	26.4	172.6	32.7	161.2	89.1	1,482.4	- 0.1
Apr.	1,021.5	27.7	171.8	32.4				
May	1,053.1	29.2	172.2	33.6				
June	1,087.7	30.7	171.4	34.0				
1960 - Mar.	1,141.1	40.4	159.2	78.7	164.4	89.9	1,673.7	+12.9
Apr.	1,164.2	41.7	158.7	82.8				
May	1,200.7	43.8	158.0	86.7				
June	1,234.1	45.6	158.0	89.5				

LIBRARY

★ AUG 24 1960

★ Cash Loans and Instalment Credit

Held by Companies Licensed under the Small Loans Act³
(Estimated amounts outstanding, in millions of dollars)

Total at month-end

Month	Cash Loans Large and Small	Instalment ⁴ Credit	Total	
			Amount	% Change Prev.Yr.
	\$	\$	\$	%
1959 - Mar.	385.0	26.4	411.4	+12.5
Apr.	390.3	27.7	418.0	+12.0
May	395.5	29.2	424.7	+12.4
June	400.5	30.7	431.2	+12.3
1960 - Mar.	453.0	40.4	493.4	+19.9
Apr.	463.5	41.7	505.2	+20.9
May	470.0	43.8	513.8	+21.0
June	479.3	45.6	524.9	+21.7

Note: See last page for footnotes.

6542-501-60

Industry and Merchandising Division,

Retail Instalment Financing by Sales Finance Companies
(Estimated extensions, balances outstanding, and repayments,
in millions of dollars)

Month	Consumer Goods				Commercial Goods			
	Passenger Cars	Other	Total		Commercial Vehicles	Other	Total	
			Amount	% Change Prev.Yr.			Amount	% Change Prev.Yr.
	\$	\$	\$	%	\$	\$	\$	%
	Value of Contracts Financed during month							
1959 - Mar.	56.6	13.7	70.3	- 3.4	11.1	12.3	23.4	+25.3
Apr.	71.1	15.6	86.7	- 2.5	13.8	13.3	27.1	+10.8
May	69.9	18.0	87.9	- 0.6	15.3	19.5	34.8	+22.0
June	76.2	19.4	95.6	+13.1	16.7	20.9	37.6	+51.2
1960 - Mar.	60.3	15.7	76.0	+ 8.1	12.1	14.1	26.2	+12.0
Apr.	67.1	15.7	82.8	- 4.5	13.3	16.8	30.1	+11.1
May	75.5	18.5	94.0	+ 6.9	17.8	20.3	38.1	+ 9.5
June	75.8	18.7	94.5	- 1.2	16.9	19.5	36.4	- 3.2
	Balances Outstanding at month-end							
1959 - Mar.	569.3	174.4	743.7	- 1.5	112.2	144.5	256.7	- 4.8
Apr.	583.4	175.4	758.8	- 1.5	115.2	147.5	262.7	- 3.0
May	594.3	175.5	769.8	- 1.9	118.8	164.5	283.3	+ 2.0
June	613.9	178.9	792.8	- 0.5	123.2	171.7	294.9	+ 5.5
1960 - Mar.	600.2	190.2	790.4	+ 6.3	137.8	212.9	350.7	+36.6
Apr.(r)	613.3	191.0	804.3	+ 6.0	141.5	218.4	359.9	+37.0
May	632.5	193.1	825.6	+ 7.2	147.2	227.9	375.1	+32.4
June	650.2	192.3	842.5	+ 6.3	154.3	237.3	391.6	+32.8
	Repayments during month							
1959 - Mar.	56.7	11.3	68.0	- 8.9	7.8	10.3	18.1	-22.3
Apr.	57.1	14.6	71.7	- 3.1	10.7	10.4	21.1	- 9.8
May	58.9	18.0	76.9	+ 4.3	11.7	2.5	14.2	-34.4
June	56.6	16.0	72.6	- 0.5	12.3	13.7	26.0	+12.6
1960 - Mar.	56.4	17.2	73.6	+ 8.2	11.3	11.0	22.3	+23.2
Apr.(r)	54.0	14.9	68.9	- 3.9	9.6	11.3	20.9	- 0.9
May	56.3	16.4	72.7	- 5.5	12.1	10.8	22.9	+61.3
June	58.1	19.5	77.6	+ 6.9	9.8	10.1	19.9	-23.5

Note: Wholesale financing by sales finance companies amounted to \$422.9 million in the second quarter of 1960 and balances outstanding at June 30, 1960 on wholesale financing were \$270.1 million.

Motor Vehicle Credit Extended by Sales Finance Companies
(Estimated number of units and value of motor vehicle contracts
financed, in thousands of dollars)

Province	Number of Units			Amount of Financing (\$'000)		
	June(1) 1959	June 1960	% Change Prev.Yr.	June(1) 1959	June 1960	% Change Prev.Yr.
New Passenger Cars						
Atlantic Provinces	1,156	1,473	+27.4	2,532	3,186	+25.8
Quebec.....	4,398	5,197	+18.2	10,636	11,949	+12.3
Ontario.....	7,115	7,739	+ 8.8	16,631	17,530	+ 5.4
Manitoba.....	782	891	+13.9	1,741	2,100	+20.6
Saskatchewan.....	716	713	- 0.4	1,710	1,611	- 5.8
Alberta.....	1,662	1,396	-16.0	4,036	3,354	-16.9
British Columbia ⁵	1,396	1,145	-18.0	3,478	2,744	-21.1
Canada.....	17,225	18,554	+ 7.7	40,764	42,474	+ 4.2
New Commercial Vehicles						
Atlantic Provinces	269	326	+21.2	864	1,159	+34.1
Quebec.....	578	611	+ 5.7	2,078	2,532	+21.8
Ontario.....	891	789	-11.4	3,602	3,320	- 7.8
Manitoba.....	113	118	+ 4.4	528	586	+11.0
Saskatchewan.....	135	118	-12.6	518	433	-16.4
Alberta.....	388	394	+ 1.5	1,568	1,758	+12.1
British Columbia ⁵	256	217	-15.2	1,056	1,345	+27.4
Canada.....	2,630	2,573	- 2.2	10,214	11,133	+ 9.0
Used Passenger Cars						
Atlantic Provinces	2,980	2,942	- 1.3	2,557	2,685	+ 5.0
Quebec.....	8,512	8,065	- 5.3	8,739	7,933	- 9.2
Ontario.....	12,700	11,762	- 7.4	13,165	12,489	- 5.1
Manitoba.....	1,755	2,056	+17.2	1,843	2,238	+21.4
Saskatchewan.....	1,947	1,744	-10.4	1,821	1,596	-12.4
Alberta.....	3,693	3,436	- 7.0	3,696	3,499	- 5.3
British Columbia ⁵	3,238	2,665	-17.7	3,595	2,915	-18.9
Canada.....	34,825	32,670	- 6.2	35,416	33,355	- 5.8
Used Commercial Vehicles						
Atlantic Provinces	509	450	-11.6	484	511	+ 5.6
Quebec.....	911	779	-14.5	1,098	981	-10.7
Ontario.....	1,074	940	-12.5	1,482	1,283	-13.4
Manitoba.....	208	214	+ 2.9	452	391	-13.5
Saskatchewan.....	274	246	-10.2	330	309	- 6.4
Alberta.....	628	737	+17.4	1,367	1,256	- 8.1
British Columbia ⁵	552	507	- 8.2	1,284	1,026	-20.1
Canada.....	4,156	3,873	- 6.8	6,497	5,757	-11.4

Accounts Receivable Held by Department Stores

Total at month-end
millions of dollars

Date	Instalment Receivables		Charge Receivables	Total	
	C.S.A. ¹	Other ²		Amount	% Change Prev. Yr.
	\$	\$	\$	\$	%
1959 - Jan.	182.3	34.8	49.3	266.4	+ 7.9
Feb.	177.1	32.9	43.0	253.0	+ 7.6
Mar.	172.6	32.7	42.0	247.3	+ 7.0
Apr.	171.8	32.4	42.9	247.1	+ 6.8
May	172.2	33.6	43.8	249.6	+ 7.4
June	171.4	34.0	43.1	248.5	+ 7.7
1960 - Jan.	168.7	77.6	56.9	303.2	+14.1
Feb.	163.1	76.9	48.3	288.3	+14.3
Mar.	159.2	78.7	46.4	284.3	+14.7
Apr.	158.7	82.8	48.4	289.9	+17.3
May (p)	158.0	86.7	50.4	295.1	+18.2
June	158.0	89.5	48.6	296.1	+19.2

Notes:

1. Conditional-sale agreements.
2. Includes other deferred payment plans, such as revolving credit, budgeted charge accounts, etc.
3. Includes affiliated companies engaged in making cash loans.
4. Does not include the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such outstanding balances are included in the Sales Finance Companies' figures.
5. Includes Yukon and Northwest Territories.

(p) Preliminary

(r) Revised



CREDIT STATISTICS

(Selected Holders)

July, 1960

Retail Instalment Credit, by Holder
(Estimated amounts outstanding, in millions of dollars)
Total at month-end

Month	Selected Financial Institutions		Retail Dealers				Total	
	Sales Finance Companies	Licensees Small Loans Act	Dept. Stores		Furniture, Appliance Stores	Other	Amount	% Change Prev. Yr.
			C.S.A. ¹	Other ²				
	\$	\$	\$	\$	\$	\$	\$	%
1959-Apr.	1,021.5	27.7	171.8	32.4				
May	1,053.1	29.2	172.2	33.6				
June	1,087.7	30.7	171.4	34.0	162.4	89.2	1,575.4	+ 2.5
July	1,118.9	32.1	169.7	34.0				
1960-Apr.	1,164.2	41.7	158.7	82.8				
May(r)	1,200.8	43.8	158.0	86.7				
June(r)	1,234.2	45.6	158.0	89.5	166.9	91.4	1,785.6	+13.3
July	1,245.7	46.6	(6)	(6)				

Cash Loans and Instalment Credit
Held by Companies Licensed under the Small Loans Act³
(Estimated amounts outstanding, in millions of dollars)
Total at month-end

Month	Cash Loans Large and Small	Instalment ⁴ Credit	Total	
			Amount	% Change Prev. Yr.
	\$	\$	\$	%
1959 - Apr.	390.3	27.7	418.0	+12.0
May	395.5	29.2	424.7	+12.4
June	400.5	30.7	431.2	+12.3
July	409.2	32.1	441.3	+13.1
1960 - Apr.	463.5	41.7	505.2	+20.9
May	470.0	43.8	513.8	+21.0
June	479.3	45.6	524.9	+21.7
July	485.1	46.6	531.7	+20.5

Note: See last page for footnotes.

6542-501-70

Industry and Merchandising Division,

Retail Instalment Financing by Sales Finance Companies
(Estimated extensions, balances outstanding, and repayments,
in millions of dollars)

Month	Consumer Goods				Commercial Goods			
	Passenger Cars	Other	Total		Commercial Vehicles	Other	Total	
			Amount	% Change Prev.Yr.			Amount	% Change Prev.Yr.
	\$	\$	\$	%	\$	\$	\$	%
	Value of Contracts Financed during month							
1959-Apr.	71.1	15.6	86.7	- 2.5	13.8	13.3	27.1	+10.8
May	69.9	18.0	87.9	- 0.6	15.3	19.5	34.8	+22.0
June	76.2	19.4	95.6	+13.1	16.7	20.9	37.6	+51.2
July	72.4	18.1	90.5	+ 1.2	13.9	24.8	38.7	+56.7
1960-Apr.	67.1	15.7	82.8	- 4.5	13.3	16.8	30.1	+11.1
May	75.5	18.5	94.0	+ 6.9	17.8	20.3	38.1	+ 9.5
June	75.8	18.7	94.5	- 1.2	16.9	19.5	36.4	- 3.2
July	64.6	17.8	82.4	- 9.0	12.4	19.0	31.4	-18.9
	Balances Outstanding at month-end							
1959-Apr.	583.4	175.4	758.8	- 1.5	115.2	147.5	262.7	- 3.0
May	594.3	175.5	769.8	- 1.9	118.8	164.5	283.3	+ 2.0
June	613.9	178.9	792.8	- 0.5	123.2	171.7	294.9	+ 5.5
July	629.6	179.1	808.7	+ 0.5	126.3	183.9	310.2	+11.1
1960-Apr.	613.3	191.0	804.3	+ 6.0	141.5	218.4	359.9	+37.0
May(r)	632.5	193.2	825.7	+ 7.2	147.2	227.9	375.1	+32.4
June(r)	650.2	192.4	842.6	+ 6.3	154.3	237.3	391.6	+32.8
July	660.4	191.8	852.2	+ 5.4	155.6	237.9	393.5	+26.9
	Repayments during month							
1959-Apr.	57.1	14.6	71.7	- 3.1	10.7	10.4	21.1	- 9.8
May	58.9	18.0	76.9	+ 4.3	11.7	2.5	14.2	-34.4
June	56.6	16.0	72.6	- 0.5	12.3	13.7	26.0	+12.6
July	56.7	17.8	74.5	- 8.6	10.8	12.6	23.4	- 6.8
1960-Apr.	54.0	14.9	68.9	- 3.9	9.6	11.3	20.9	- 0.9
May(r)	56.3	16.3	72.6	- 5.5	12.1	10.8	22.9	+61.3
June	58.1	19.5	77.6	+ 6.9	9.8	10.1	19.9	-23.5
July	54.4	18.4	72.8	- 2.3	11.1	18.4	29.5	+26.1

Motor Vehicle Credit Extended by Sales Finance Companies
 (Estimated number of units and value of motor vehicle contracts
 financed, in thousands of dollars)

Province	Number of Units			Amount of Financing (\$'000)		
	July 1959	July 1960	% Change Prev.Yr.	July 1959	July 1960	% Change Prev.Yr.
New Passenger Cars						
Atlantic Provinces	1,182	1,287	+ 8.9	2,607	2,694	+ 3.3
Quebec.....	4,310	4,562	+ 5.8	10,412	10,398	- 0.1
Ontario.....	6,676	6,302	- 5.6	15,764	14,172	-10.1
Manitoba.....	744	623	-16.3	1,797	1,473	-18.0
Saskatchewan.....	687	588	-14.4	1,601	1,303	-18.6
Alberta.....	1,355	1,148	-15.3	3,307	2,690	-18.7
British Columbia ⁵	1,335	943	-29.4	3,340	2,221	-33.5
Canada.....	16,289	15,453	- 5.1	38,828	34,951	-10.0
New Commercial Vehicles						
Atlantic Provinces	233	267	+14.6	890	1,094	+22.9
Quebec.....	553	526	- 4.9	2,195	2,020	- 8.0
Ontario.....	745	569	-23.6	2,777	1,922	-30.8
Manitoba.....	97	99	+ 2.1	597	604	+ 1.2
Saskatchewan.....	119	93	-21.8	433	343	-20.8
Alberta.....	305	266	-12.8	1,141	1,106	- 3.1
British Columbia ⁵	239	180	-24.7	936	820	-12.4
Canada.....	2,291	2,000	-12.7	8,969	7,909	-11.8
Used Passenger Cars						
Atlantic Provinces	2,764	2,601	- 5.9	2,448	2,323	- 5.1
Quebec.....	8,124	7,377	- 9.2	8,311	7,063	-15.0
Ontario.....	12,293	10,314	-16.1	12,841	10,940	-14.8
Manitoba.....	1,610	1,972	+22.5	1,696	2,478	+46.1
Saskatchewan.....	1,815	1,486	-18.1	1,639	1,366	-16.7
Alberta.....	3,280	2,662	-18.8	3,349	2,728	-18.5
British Columbia ⁵	2,998	2,474	-17.5	3,294	2,750	-16.5
Canada.....	32,884	28,886	-12.2	33,578	29,648	-11.7
Used Commercial Vehicles						
Atlantic Provinces	509	370	-27.3	499	321	-35.7
Quebec.....	798	713	-10.7	999	890	-10.9
Ontario.....	936	748	-20.1	1,275	1,010	-20.8
Manitoba.....	150	160	+ 6.7	205	338	+64.9
Saskatchewan.....	259	221	-14.7	272	337	+23.9
Alberta.....	534	545	+ 2.1	912	840	- 7.9
British Columbia ⁵	470	414	-11.9	828	791	- 4.5
Canada.....	3,656	3,171	-13.3	4,990	4,527	- 9.3

Accounts Receivable Held by Department Stores

Total at month-end
millions of dollars

Date	Instalment Receivables		Charge Receivables	Total	
	C.S.A. ¹	Other ²		Amount	% Change Prev. Yr.
	\$	\$	\$	\$	%
1959 - Feb.	177.1	32.9	43.0	253.0	+ 7.6
Mar.	172.6	32.7	42.0	247.3	+ 7.0
Apr.	171.8	32.4	42.9	247.1	+ 6.8
May	172.2	33.6	43.8	249.6	+ 7.4
June	171.4	34.0	43.1	248.5	+ 7.7
July	169.7	34.0	40.5	244.2	+ 8.0
1960 - Feb.	163.1	76.9	48.3	288.3	+14.3
Mar.	159.2	78.7	46.4	284.3	+14.7
Apr.	158.7	82.8	48.4	289.9	+17.3
May (r) ...	158.0	86.7	50.5	295.2	+18.3
June	158.0	89.5	48.6	296.1	+19.2
July	(6)	(6)	(6)	292.1	+19.6

Notes:

1. Conditional-sale agreements.
2. Includes other deferred payment plans, such as revolving credit, budgeted charge accounts, etc.
3. Includes affiliated companies engaged in making cash loans.
4. Does not include the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such outstanding balances are included in the Sales Finance Companies' figures.
5. Includes Yukon and Northwest Territories.
6. Not available due to the introduction of all-purpose credit plans.

(p) Preliminary

(r) Revised

CATALOGUE No.

61-004

Monthly

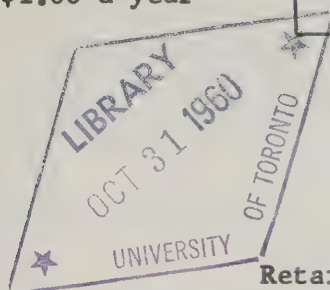


DOMINION BUREAU OF STATISTICS

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CREDIT STATISTICS

(Selected Holders)

August, 1960

Retail Instalment Credit, by Holder
(Estimated amounts outstanding, in millions of dollars)
Total at month-end

Month	Selected Financial Institutions		Retail Dealers				Total	
	Sales Finance Companies	Licensees Small Loans Act	Dept. Stores		Furniture, Appliance Stores	Other	Amount	% Change Prev. Yr.
			C.S.A. ¹	Other ²				
	\$	\$	\$	\$	\$	\$	\$	%
1959-May	1,053.1	29.2	172.2	33.6				
June	1,087.7	30.7	171.4	34.0	162.4	89.2	1,575.4	+ 2.5
July	1,118.9	32.1	169.7	34.0				
Aug.	1,132.7	33.2	156.8	46.4				
1960-May	1,200.8	43.8	158.0	86.7				
June	1,234.2	45.6	158.0	89.5	166.9	91.4	1,785.6	+13.3
July	1,245.7	46.6	(6)	(6)				
Aug.	1,250.0	47.4	(6)	(6)				

Cash Loans and Instalment Credit
Held by Companies Licensed under the Small Loans Act³
(Estimated amounts outstanding, in millions of dollars)
Total at month-end

Month	Cash Loans Large and Small	Instalment ⁴ Credit	Total	
			Amount	% Change Prev. Yr.
	\$	\$	\$	%
1959 - May	395.5	29.2	424.7	+12.4
June	400.5	30.7	431.2	+12.3
July	409.2	32.1	441.3	+13.1
Aug.	416.6	33.2	449.8	+14.4
1960 - May	470.0	43.8	513.8	+21.0
June	479.3	45.6	524.9	+21.7
July	485.1	46.6	531.7	+20.5
Aug.	489.1	47.4	536.5	+19.3

Note: See last page for footnotes.

6542-501-80

Industry and Merchandising Division,

Retail Instalment Financing by Sales Finance Companies
(Estimated extensions, balances outstanding, and repayments,
in millions of dollars)

Month	Consumer Goods				Commercial Goods			
	Passenger Cars	Other	Total		Commercial Vehicles	Other	Total	
			Amount	% Change Prev.Yr.			Amount	% Change Prev.Yr.
	\$	\$	\$	%	\$	\$	\$	%
	Value of Contracts Financed during month							
1959-May	69.9	18.0	87.9	- 0.6	15.3	19.5	34.8	+22.0
June	76.2	19.4	95.6	+13.1	16.7	20.9	37.6	+51.2
July	72.4	18.1	90.5	+ 1.2	13.9	24.8	38.7	+56.7
Aug.	59.9	17.8	77.7	+ 6.8	12.7	20.4	33.1	+41.0
1960-May	75.5	18.5	94.0	+ 6.9	17.8	20.3	38.1	+ 9.5
June	75.8	18.7	94.5	- 1.2	16.9	19.5	36.4	- 3.2
July	64.6	17.8	82.4	- 9.0	12.4	19.0	31.4	-18.9
Aug.	61.0	17.5	78.5	+ 1.0	13.9	18.0	31.9	- 3.6
	Balances Outstanding at month-end							
1959-May	594.3	175.5	769.8	- 1.9	118.8	164.5	283.3	+ 2.0
June	613.9	178.9	792.8	- 0.5	123.2	171.7	294.9	+ 5.5
July	629.6	179.1	808.7	+ 0.5	126.3	183.9	310.2	+11.1
Aug.	631.7	181.1	812.8	+ 0.6	129.6	190.3	319.9	+15.3
1960-May	632.5	193.2	825.7	+ 7.2	147.2	227.9	375.1	+32.4
June	650.2	192.4	842.6	+ 6.3	154.3	237.3	391.6	+32.8
July	660.4	191.8	852.2	+ 5.4	155.6	237.9	393.5	+26.9
Aug.	662.7	191.7	854.4	+ 5.1	156.4	239.2	395.6	+23.7
	Repayments during month							
1959-May	58.9	18.0	76.9	+ 4.3	11.7	2.5	14.2	-34.4
June	56.6	16.0	72.6	- 0.5	12.3	13.7	26.0	+12.6
July	56.7	17.8	74.5	- 8.6	10.8	12.6	23.4	- 6.8
Aug.	57.8	15.8	73.6	+ 6.3	9.5	13.9	23.4	- 7.2
1960-May	56.3	16.3	72.6	- 5.5	12.1	10.8	22.9	+61.3
June	58.1	19.5	77.6	+ 6.9	9.8	10.1	19.9	-23.5
July	54.4	18.4	72.8	- 2.3	11.1	18.4	29.5	+26.1
Aug.	58.7	17.6	76.3	+ 3.7	13.1	16.7	29.8	+27.4

Motor Vehicle Credit Extended by Sales Finance Companies
 (Estimated number of units and value of motor vehicle contracts
 financed, in thousands of dollars)

Province	Number of Units			Amount of Financing (\$'000)		
	August 1959	August 1960	% Change Prev.Yr.	August 1959	August 1960	% Change Prev.Yr.
New Passenger Cars						
Atlantic Provinces	1,025	1,308	+27.6	2,259	2,801	+24.0
Quebec.....	3,353	3,738	+11.5	8,241	8,611	+ 4.5
Ontario.....	5,301	6,055	+14.2	12,413	13,825	+11.4
Manitoba.....	802	663	-17.3	1,791	1,521	-15.1
Saskatchewan.....	537	609	+13.4	1,255	1,352	+ 7.7
Alberta.....	1,229	1,179	- 4.1	2,952	2,825	- 4.3
British Columbia ⁵	1,243	910	-26.8	3,011	2,083	-30.8
Canada.....	13,490	14,462	+ 7.2	31,922	33,018	+ 3.4
New Commercial Vehicles						
Atlantic Provinces	226	266	+17.7	672	1,037	+54.3
Quebec.....	530	614	+15.8	1,891	2,329	+23.2
Ontario.....	599	637	+ 6.3	2,235	2,463	+10.2
Manitoba.....	88	83	- 5.7	424	341	-19.6
Saskatchewan.....	125	142	+13.6	433	435	+ 0.5
Alberta.....	336	337	+ 0.3	1,457	1,424	- 2.3
British Columbia ⁵	189	158	-16.4	769	815	+ 6.0
Canada.....	2,093	2,237	+ 6.9	7,801	8,844	+12.2
Used Passenger Cars						
Atlantic Provinces	2,526	2,746	+ 8.7	2,222	2,446	+10.1
Quebec.....	6,735	6,754	+ 0.3	6,785	6,522	- 3.9
Ontario.....	9,898	10,001	+ 1.0	10,305	10,372	+ 0.6
Manitoba.....	1,655	1,667	+ 0.7	1,716	1,691	- 1.5
Saskatchewan.....	1,343	1,494	+11.2	1,202	1,366	+13.6
Alberta.....	2,868	2,936	+ 2.4	2,781	2,874	+ 3.3
British Columbia ⁵	2,787	2,568	- 7.9	3,003	2,739	- 8.8
Canada.....	27,812	28,166	+ 1.3	28,014	28,010	- 0.0
Used Commercial Vehicles						
Atlantic Provinces	408	434	+ 6.4	351	414	+17.9
Quebec.....	765	1,029	+34.5	925	1,428	+54.4
Ontario.....	886	882	- 0.5	1,138	1,147	+ 0.8
Manitoba.....	204	182	-10.8	322	223	-30.7
Saskatchewan.....	256	314	+22.7	294	367	+24.8
Alberta.....	629	642	+ 2.1	932	937	+ 0.5
British Columbia ⁵	466	432	- 7.3	852	584	-31.5
Canada.....	3,614	3,915	+ 8.3	4,814	5,100	+ 5.9

Accounts Receivable Held by Department Stores
Total at month-end
 millions of dollars

Date	Instalment Receivables		Charge Receivables	Total	
	C.S.A. ¹	Other ²		Amount	% Change Prev.Yr.
	\$	\$	\$	\$	%
1959 - Mar.	172.6	32.7	42.0	247.3	+ 7.0
Apr.	171.8	32.4	42.9	247.1	+ 6.8
May	172.2	33.6	43.8	249.6	+ 7.4
June	171.4	34.0	43.1	248.5	+ 7.7
July	169.7	34.0	40.5	244.2	+ 8.0
August	156.8	46.4	40.3	243.5	+ 7.2
1960 - Mar.	159.2	78.7	46.4	284.3	+14.7
Apr.	158.7	82.8	48.4	289.9	+17.3
May	158.0	86.7	50.5	295.2	+18.3
June	158.0	89.5	48.6	296.1	+19.2
July	(6)	(6)	(6)	292.1	+19.6
Aug.	(6)	(6)	(6)	293.7	+20.6

Notes:

1. Conditional-sale agreements.
2. Includes other deferred payment plans, such as revolving credit, budgeted charge accounts, etc.
3. Includes affiliated companies engaged in making cash loans.
4. Does not include the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such outstanding balances are included in the Sales Finance Companies' figures.
5. Includes Yukon and Northwest Territories.
6. Not available due to the introduction of all-purpose credit plans.

(p) Preliminary

(r) Revised



DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

Published by Authority of the Hon. George Hees, Minister of Trade and Commerce



CREDIT STATISTICS

(Selected Holders)

September, 1960

Retail Instalment Credit, by Holder
(Estimated amounts outstanding, in millions of dollars)
Total at month-end

Month	Selected Financial Institutions		Retail Dealers				Total	
	Sales Finance Companies	Licensees, Small Loans Act	Dept. Stores		Furniture, Appliance Stores	Other	Amount	% Change Prev. Yr.
			C.S.A. ¹	Other ²				
	\$	\$	\$	\$	\$	\$	\$	%
1959-June	1,087.7	30.7	171.4	34.0	162.4	89.2	1,575.4	+ 2.5
July	1,118.9	32.1	169.7	34.0				
Aug.	1,132.7	33.2	156.8	46.4				
Sept.	1,148.0	34.3	152.9	55.3				
1960-June	1,234.2	45.6	158.0	89.5	166.9	91.4	1,785.6	+13.3
July	1,245.7	46.6	(6)	(6)				
Aug.	1,250.0	47.4	(6)	(6)				
Sept.	1,245.5	47.1	(6)	(6)				

Cash Loans and Instalment Credit
Held by Companies Licensed under the Small Loans Act
(Estimated amounts outstanding, in millions of dollars)
Total at month-end

Month	Cash Loans Large and Small	Instalment ⁴ Credit	Total	
			Amount	% Change Prev. Yr.
	\$	\$	\$	%
1959 - June ...	400.5	30.7	431.2	+12.3
July ...	409.2	32.1	441.3	+13.1
Aug. ...	416.6	33.2	449.8	+14.4
Sept. ...	422.2	34.3	456.5	+16.4
1960 - June ...	479.3	45.6	524.9	+21.7
July ...	485.1	46.6	531.7	+20.5
Aug. ...	489.1	47.4	536.5	+19.3
Sept. ..	490.4	47.1	537.5	+17.7

Note: See last page for footnotes.

Retail Instalment Financing by Sales Finance Companies
(Estimated extensions, balances outstanding, and repayments,
in millions of dollars)

Month	Consumer Goods				Commercial Goods			
	Passenger Cars	Other	Total		Commer- cial Vehicles	Other	Total	
			Amount	% Change Prev.Yr.			Amount	% Change Prev.Yr.
	\$	\$	\$	%	\$	\$	\$	%
	Value of Contracts Financed during month							
1959-June	76.2	19.4	95.6	+13.1	16.7	20.9	37.6	+51.2
July	72.4	18.1	90.5	+ 1.2	13.9	24.8	38.7	+56.7
Aug.	59.9	17.8	77.7	+ 6.8	12.7	20.4	33.1	+41.0
Sept.	57.1	20.1	77.2	+12.8	14.9	20.8	35.7	+60.5
1960-June	75.8	18.7	94.5	- 1.2	16.9	19.5	36.4	- 3.2
July	64.6	17.8	82.4	- 9.0	12.4	19.0	31.4	-18.9
Aug.	61.0	17.5	78.5	+ 1.0	13.9	18.0	31.9	- 3.6
Sept.	49.4	17.1	66.5	-13.9	13.1	15.9	29.0	-18.8
	Balances Outstanding at month-end							
1959-June	613.9	178.9	792.8	- 0.5	123.2	171.7	294.9	+ 5.5
July	629.6	179.1	808.7	+ 0.5	126.3	183.9	310.2	+11.1
Aug.	631.7	181.1	812.8	+ 0.6	129.6	190.3	319.9	+15.3
Sept.	632.0	185.1	817.1	+ 1.9	132.4	198.5	330.9	+22.1
1960-June	650.2	192.4	842.6	+ 6.3	154.3	237.3	391.6	+32.8
July(r)	660.9	191.6	852.5	+ 5.4	155.2	238.0	393.2	+26.8
Aug.(r)	663.0	191.4	854.4	+ 5.1	156.2	239.4	395.6	+23.7
Sept.	656.5	192.7	849.2	+ 3.9	156.8	239.5	396.3	+19.8
	Repayments during month							
1959-June	56.6	16.0	72.6	- 0.5	12.3	13.7	26.0	+12.6
July	56.7	17.8	74.5	- 8.6	10.8	12.6	23.4	- 6.8
Aug.	57.8	15.8	73.6	+ 6.3	9.5	13.9	23.4	- 7.2
Sept.	56.7	16.1	72.8	- 2.5	12.1	12.6	24.7	-13.7
1960-June	58.1	19.5	77.6	+ 6.9	9.8	10.1	19.9	-23.5
July(r)	53.9	18.6	72.5	- 2.7	11.5	18.3	29.8	+27.4
Aug.(r)	58.9	17.7	76.6	+ 4.1	12.9	16.6	29.5	+26.1
Sept.	55.9	15.8	71.7	- 1.5	12.5	15.8	28.3	+14.6

Note: Wholesale financing by sales finance companies amounted to \$196.7 million in the third quarter of 1960 and balances outstanding at September 30, 1960 on wholesale financing were \$162.5 million.

Motor Vehicle Credit Extended by Sales Finance Companies
 (Estimated number of units and value of motor vehicle contracts
 financed, in thousands of dollars)

Province	Number of Units			Amount of Financing (\$'000)		
	September 1959	September 1960	% Change Prev.Yr.	September 1959	September 1960	% Change Prev.Yr.
New Passenger Cars						
Atlantic Provinces	885	968	+ 9.4	1,975	2,050	+ 3.8
Quebec.....	3,170	3,091	- 2.5	7,639	7,092	- 7.2
Ontario.....	5,450	5,446	- 0.1	12,148	12,061	- 0.7
Manitoba.....	701	512	-27.0	1,637	1,228	-25.0
Saskatchewan.....	585	579	- 1.0	1,273	1,285	+ 0.9
Alberta.....	1,271	889	-30.1	2,971	2,083	-29.9
British Columbia ⁵	1,077	740	-31.3	2,585	1,673	-35.3
Canada.....	13,139	12,225	- 7.0	30,228	27,472	- 9.1
New Commercial Vehicles						
Atlantic Provinces	242	205	-15.3	765	734	- 4.1
Quebec.....	603	629	+ 4.3	2,270	2,449	+ 7.9
Ontario.....	759	618	-18.6	3,017	2,360	-21.8
Manitoba.....	114	81	-28.9	487	386	-20.7
Saskatchewan.....	139	129	- 7.2	560	397	-29.1
Alberta.....	387	328	-15.2	1,430	1,268	-11.3
British Columbia ⁵	211	134	-36.5	956	890	- 6.9
Canada.....	2,455	2,124	-13.5	9,485	8,484	-10.6
Used Passenger Cars						
Atlantic Provinces	2,305	2,068	-10.3	2,017	1,822	- 9.7
Quebec.....	5,726	5,563	- 2.8	5,789	5,192	-10.3
Ontario.....	10,050	7,872	-21.7	10,331	7,959	-23.0
Manitoba.....	1,511	1,419	- 6.1	1,520	1,391	- 8.5
Saskatchewan.....	1,424	1,291	- 9.3	1,344	1,212	- 9.8
Alberta.....	2,854	2,372	-16.9	2,887	2,265	-21.5
British Columbia ⁵	2,742	1,996	-27.2	2,971	2,074	-30.2
Canada.....	26,612	22,561	-15.1	26,859	21,915	-18.4
Used Commercial Vehicles						
Atlantic Provinces	462	351	-24.0	398	310	-22.1
Quebec.....	837	846	+ 1.1	1,018	1,238	+21.6
Ontario.....	994	799	-19.6	1,586	1,110	-30.0
Manitoba.....	206	172	-16.5	280	166	-40.7
Saskatchewan.....	280	259	- 7.5	311	249	-19.9
Alberta.....	643	580	- 9.8	1,081	836	-22.7
British Columbia ⁵	519	395	-23.9	784	662	-15.6
Canada.....	3,941	3,402	-13.7	5,458	4,571	-16.3

Accounts Receivable Held by Department Stores

Total at month-end
millions of dollars

Date	Instalment Receivables		Charge Receivables	Total	
	C.S.A. ¹	Other ²		Amount	% Change Prev. Yr.
	\$	\$	\$	\$	%
1959-Apr.	171.8	32.4	42.9	247.1	+ 6.8
May	172.2	33.6	43.8	249.6	+ 7.4
June	171.4	34.0	43.1	248.5	+ 7.7
July	169.7	34.0	40.5	244.2	+ 8.0
August	156.8	46.4	40.3	243.5	+ 7.2
Sept.	152.9	55.3	46.2	254.4	+ 7.9
1960-Apr.	158.7	82.8	48.4	289.9	+17.3
May	158.0	86.7	50.5	295.2	+18.3
June	158.0	89.5	48.6	296.1	+19.2
July	(6)	(6)	(6)	292.1	+19.6
Aug.	(6)	(6)	(6)	293.7	+20.6
Sept.	(6)	(6)	(6)	304.7	+19.8

Notes:

1. Conditional-sale agreements.
2. Includes other deferred payment plans, such as revolving credit, budgeted charge accounts, etc.
3. Includes affiliated companies engaged in making cash loans.
4. Does not include the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such outstanding balances are included in the Sales Finance Companies' figures.
5. Includes Yukon and Northwest Territories.
6. Not available due to the introduction of all-purpose credit plans.

(p) Preliminary

(r) Revised



CREDIT STATISTICS

(Selected Holders)

October, 1960

Retail Instalment Credit, by Holder
(Estimated amounts outstanding, in millions of dollars)
Total at month-end

Month	Selected Financial Institutions		Retail Dealers				Total	
	Sales Finance Companies	Licensees, Small Loans Act	Dept. Stores		Furniture, Appliance Stores	Other	Amount	% Change Prev. Yr.
			C.S.A. ¹	Other ²				
1959-July	1,118.9	32.1	169.7	34.0				
Aug.	1,132.7	33.2	156.8	46.4				
Sept.	1,148.0	34.3	152.9	55.3	166.0	92.2	1,648.7	+ 7.0
Oct.	1,156.4	35.6	155.2	60.2				
1960-July	1,245.7	46.6	(6)	(6)				
Aug.	1,250.0	47.4	(6)	(6)				
Sept.	1,245.5	47.1	(6)	(6)	167.3	91.6	(6)	(6)
Oct.	1,232.3	47.2	(6)	(6)				

Cash Loans and Instalment Credit
Held by Companies Licensed under the Small Loans Act
(Estimated amounts outstanding, in millions of dollars)
Total at month-end

Month	Cash Loans Large and Small	Instalment ⁴ Credit	Total	
			Amount	% Change Prev. Yr.
1959 - July ...	409.2	32.1	441.3	+13.1
Aug. ...	416.6	33.2	449.8	+14.4
Sept. ...	422.2	34.3	456.5	+16.4
Oct. ...	429.4	35.6	465.0	+19.2
1960 - July ...	485.1	46.6	531.7	+20.5
Aug. ...	489.1	47.4	536.5	+19.3
Sept. ...	490.4	47.1	537.5	+17.7
Oct. ...	493.7	47.2	540.9	+16.3

Note: See last page for footnotes.

Industry and Merchandising Division

6542-501-100

Retail Instalment Financing by Sales Finance Companies
(Estimated extensions, balances outstanding, and repayments,
in millions of dollars)

Month	Consumer Goods				Commercial Goods			
	Passenger Cars	Other	Total		Commercial Vehicles	Other	Total	
			Amount	% Change Prev.Yr.			Amount	% Change Prev.Yr.
	\$	\$	\$	%	\$	\$	\$	%
Value of Contracts Financed during month								
1959-July	72.4	18.1	90.5	+ 1.2	13.9	24.8	38.7	+56.7
Aug.	59.9	17.8	77.7	+ 6.8	12.7	20.4	33.1	+41.0
Sept.	57.1	20.1	77.2	+12.8	14.9	20.8	35.7	+60.5
Oct.	55.0	19.8	75.1	+ 9.3	12.0	18.3	30.3	+37.4
1960-July	64.6	17.8	82.4	- 9.0	12.4	19.0	31.4	-18.9
Aug.	61.0	17.5	78.5	+ 1.0	13.9	18.0	31.9	- 3.6
Sept.	49.4	17.1	66.5	-13.9	13.1	15.9	29.0	-18.8
Oct.	47.0	18.8	65.8	-12.4	10.9	16.6	27.5	- 9.2
Balances Outstanding at month-end								
1959-July	629.6	179.1	808.7	+ 0.5	126.3	183.9	310.2	+11.1
Aug.	631.7	181.1	812.8	+ 0.6	129.6	190.3	319.9	+15.3
Sept.	632.0	185.1	817.1	+ 1.9	132.4	198.5	330.9	+22.1
Oct.	632.3	187.3	819.6	+ 3.7	134.8	202.0	336.8	+26.5
1960-July	660.9	191.6	852.5	+ 5.4	155.2	238.0	393.2	+26.8
Aug.	663.0	191.4	854.4	+ 5.1	156.2	239.4	395.6	+23.7
Sept.	656.5	192.7	849.2	+ 3.9	156.8	239.5	396.3	+19.8
Oct.	645.6	194.4	840.0	+ 2.5	154.8	237.5	392.3	+16.5
Repayments during month								
1959-July	56.7	17.8	74.5	- 8.6	10.8	12.6	23.4	- 6.8
Aug.	57.8	15.8	73.6	+ 6.3	9.5	13.9	23.4	- 7.2
Sept.	56.7	16.1	72.8	- 2.5	12.1	12.6	24.7	-13.7
Oct.	55.0	17.5	72.5	- 9.0	9.5	14.8	24.3	- 8.9
1960-July	53.9	18.6	72.5	- 2.7	11.5	18.3	29.8	+27.4
Aug.	58.9	17.7	76.6	+ 4.1	12.9	16.6	29.5	+26.1
Sept.	55.9	15.8	71.7	- 1.5	12.5	15.8	28.3	+14.6
Oct.	57.9	17.1	75.0	+ 3.4	12.9	18.6	31.5	+29.6

Motor Vehicle Credit Extended by Sales Finance Companies
(Estimated number of units and value of motor vehicle contracts
financed, in thousands of dollars)

Province	Number of Units			Amount of Financing (\$'000)		
	October 1959	October 1960	% Change Prev.Yr.	October 1959	October 1960	% Change Prev.Yr.
New Passenger Cars						
Atlantic Provinces	873	923	+ 5.7	1,907	1,969	+ 3.3
Quebec.....	3,320	3,273	- 1.4	7,898	7,697	- 2.5
Ontario.....	6,051	4,970	-17.9	13,756	11,202	-18.6
Manitoba.....	614	538	-12.4	1,450	1,234	-14.9
Saskatchewan.....	604	594	- 1.7	1,341	1,331	- 0.7
Alberta.....	1,197	917	-23.4	2,842	2,138	-24.8
British Columbia ⁵	1,113	720	-35.3	2,683	1,700	-36.6
Canada.....	13,772	11,935	-13.3	31,877	27,271	-14.4
New Commercial Vehicles						
Atlantic Provinces	180	196	+ 8.9	512	686	+34.0
Quebec.....	457	524	+14.7	1,607	2,077	+29.2
Ontario.....	627	540	-13.9	2,145	1,865	-13.1
Manitoba.....	73	70	-10.3	262	293	+11.8
Saskatchewan.....	140	147	+ 5.0	443	400	- 9.7
Alberta.....	328	277	-15.5	1,353	1,154	-14.7
British Columbia ⁵	247	144	-41.7	868	470	-45.9
Canada.....	2,057	1,898	- 7.7	7,190	6,945	- 3.4
Used Passenger Cars						
Atlantic Provinces	1,779	1,800	+ 1.2	1,554	1,613	+ 3.8
Quebec.....	5,404	5,414	+ 0.2	5,440	5,119	- 5.9
Ontario.....	6,703	6,881	+20.9	9,014	6,926	-23.2
Manitoba.....	1,193	1,045	-12.4	1,251	1,051	-16.0
Saskatchewan.....	1,212	1,375	+13.4	1,087	1,197	+10.1
Alberta.....	2,384	2,266	- 4.9	2,384	2,114	-11.3
British Columbia ⁵	2,391	1,694	-29.2	2,656	1,698	-36.1
Canada.....	23,066	20,475	-11.2	23,386	19,718	-15.7
Used Commercial Vehicles						
Atlantic Provinces	371	314	-15.4	312	264	-15.4
Quebec.....	716	759	+ 6.0	874	891	+ 1.9
Ontario.....	860	710	-17.4	976	1,048	+ 7.4
Manitoba.....	165	144	-12.7	194	193	- 0.5
Saskatchewan.....	268	223	-16.8	335	229	-31.6
Alberta.....	545	516	- 5.3	984	819	-16.8
British Columbia ⁵	452	375	-17.0	1,090	533	-51.1
Canada.....	3,377	3,041	- 9.9	4,765	3,977	-16.5

Accounts Receivable Held by Department Stores
Total at month-end
 millions of dollars

Date	Instalment Receivables		Charge Receivables	Total	
	C.S.A. ¹	Other ²		Amount	% Change Prev. Yr.
	\$	\$	\$	\$	%
1959-May	172.2	33.6	43.8	249.6	+ 7.4
June	171.4	34.0	43.1	248.5	+ 7.7
July	169.7	34.0	40.5	244.2	+ 8.0
August	156.8	46.4	40.3	243.5	+ 7.2
Sept.	152.9	55.3	46.2	254.4	+ 7.9
Oct.	155.2	60.2	49.9	265.3	+ 9.4
1960-May	158.0	86.7	50.5	295.2	+18.3
June	158.0	89.5	48.6	296.1	+19.2
July	(6)	(6)	(6)	292.1	+19.6
August	(6)	(6)	(6)	293.7	+20.6
Sept.	(6)	(6)	(6)	304.7	+19.8
Oct.	(6)	(6)	(6)	313.5	+18.2

Notes:

1. Conditional-sale agreements.
2. Includes other deferred payment plans, such as revolving credit, budgeted charge accounts, etc.
3. Includes affiliated companies engaged in making cash loans.
4. Does not include the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such outstanding balances are included in the Sales Finance Companies' figures.
5. Includes Yukon and Northwest Territories.
6. Not available due to the introduction of all-purpose credit plans.

(p) Preliminary

(r) Revised

CATALOGUE No.

61-004

Monthly

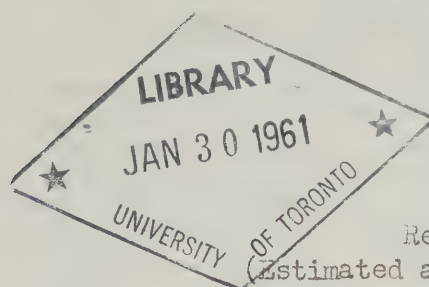
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(DOMINION BUREAU OF STATISTICS)

OTTAWA - CANADA

Published by Authority of the Hon. George Hees, Minister of Trade and Commerce

CREDIT STATISTICS

(Selected Holders)

November, 1960

Retail Instalment Credit, by Holder
(Estimated amounts outstanding, in millions of dollars)
Total at month-end

Month	Selected Financial Institutions		Retail Dealers				Total	
	Sales Finance Companies	Licensees, Small Loans Act	Dept. Stores		Furniture, Appliance Stores	Other	Amount	% Change Prev. Yr.
			C.S.A. ¹	Other ²				
	\$	\$	\$	\$	\$	\$	\$	%
1959-Aug.	1,132.7	33.2	156.8	46.4				
Sept.	1,148.0	34.3	152.9	55.3	166.0	92.2	1,648.7	+ 7.0
Oct.	1,156.4	35.6	155.2	60.2				
Nov.	1,154.7	37.0	162.5	65.6				
1960-Aug.	1,250.0	47.4	(6)	(6)				
Sept.	1,245.5	47.1	(6)	(6)	167.3	91.6	(6)	(6)
Oct.	1,232.3	47.2	(6)	(6)				
Nov.	1,218.9	46.0	(6)	(6)				

Cash Loans and Instalment Credit
Held by Companies Licensed under the Small Loans Act
(Estimated amounts outstanding, in millions of dollars)
Total at month-end

Month	Cash Loans Large and Small	Instalment ⁴ Credit	Total	
			Amount	% Change Prev. Yr.
	\$	\$	\$	%
1959 - Aug. ...	416.6	33.2	449.8	+14.4
Sept. ..	422.2	34.3	456.5	+16.4
Oct. ...	429.4	35.6	465.0	+19.2
Nov. ...	434.1	37.0	471.1	+19.5
1960 - Aug. ...	439.1	47.4	536.5	+19.3
Sept. ..	490.4	47.1	537.5	+17.7
Oct. ...	493.7	47.2	540.9	+16.3
Nov. ...	494.5	46.0	540.5	+14.7

Note: See last page for footnotes.

Industry and Merchandising Division

6542-501-110

Retail Instalment Financing by Sales Finance Companies
(Estimated extensions, balances outstanding, and repayments,
in millions of dollars)

Month	Consumer Goods				Commercial Goods			
	Passenger Cars	Other	Total		Commercial Vehicles	Other	Total	
			Amount	% Change Prev.Yr.			Amount	% Change Prev.Yr.
	\$	\$	\$	%	\$	\$	\$	%
Value of Contracts Financed during month								
1959-Aug.	59.9	17.8	77.7	+ 6.8	12.7	20.4	33.1	+41.0
Sept.	57.1	20.1	77.2	+12.8	14.9	20.8	35.7	+60.5
Oct.	55.3	19.8	75.1	+ 9.3	12.0	18.3	30.3	+37.4
Nov.	49.6	19.2	68.8	+16.6	12.5	15.8	28.3	+26.4
1960-Aug.	61.0	17.5	78.5	+ 1.0	13.9	18.0	31.9	- 3.6
Sept.	49.4	17.1	66.5	-13.9	13.1	15.9	29.0	-18.8
Oct.	47.0	18.8	65.8	-12.4	10.9	16.6	27.5	- 9.2
Nov.	47.1	19.9	67.0	- 2.6	11.4	14.2	25.6	- 9.5
Balances Outstanding at month-end								
1959-Aug.	631.7	181.1	812.8	+ 0.6	129.6	190.3	319.9	+15.3
Sept.	632.0	185.1	817.1	+ 1.9	132.4	198.5	330.9	+22.1
Oct.	632.3	187.3	819.6	+ 3.7	134.8	202.0	336.8	+26.5
Nov.	627.4	188.2	815.6	+ 4.6	136.2	202.9	339.1	+28.8
1960-Aug.	663.0	191.4	854.4	+ 5.1	156.2	239.4	395.6	+23.7
Sept.	656.5	192.7	849.2	+ 3.9	156.8	239.5	396.3	+19.8
Oct.	645.6	194.4	840.0	+ 2.5	154.8	237.5	392.3	+16.5
Nov.	637.2	199.4	836.6	+ 2.6	150.8	231.5	382.3	+12.7
Repayments during month								
1959-Aug.	57.8	15.8	73.6	+ 6.3	9.5	13.9	23.4	- 7.2
Sept.	56.7	16.1	72.8	- 2.5	12.1	12.6	24.7	-13.7
Oct.	55.0	17.5	72.5	- 9.0	9.5	14.8	24.3	- 8.9
Nov.	54.6	18.3	72.9	+ 4.0	11.1	14.9	26.0	+ 2.4
1960-Aug.	58.9	17.7	76.6	+ 4.1	12.9	16.6	29.5	+26.1
Sept.	55.9	15.8	71.7	- 1.5	12.5	15.8	28.3	+14.6
Oct.	57.9	17.1	75.0	+ 3.4	12.9	18.6	31.5	+29.6
Nov.	55.5	14.9	70.4	- 3.4	15.4	20.2	35.6	+36.9

Motor Vehicle Credit Extended by Sales Finance Companies
(Estimated number of units and value of motor vehicle contracts
financed, in thousands of dollars)

Province	Number of Units			Amount of Financing (\$'000)		
	November 1959	November 1960	% Change Prev.Yr.	November 1959	November 1960	% Change Prev.Yr.
New Passenger Cars						
Atlantic Provinces	790	870	+10.1	1,699	1,873	+10.2
Quebec.....	2,763	3,430	+26.0	6,653	8,221	+23.6
Ontario.....	5,255	5,143	- 2.1	11,842	11,880	+ 0.3
Manitoba.....	453	501	+10.6	1,077	1,339	+24.3
Saskatchewan.....	463	527	+13.8	1,062	1,169	+10.1
Alberta.....	1,117	912	-18.4	2,598	2,128	-18.1
British Columbia ⁵	1,058	755	-28.6	2,470	1,711	-30.7
Canada.....	11,899	12,188	+ 2.4	27,401	28,321	+ 3.4
New Commercial Vehicles						
Atlantic Provinces	186	183	- 1.6	568	577	+ 1.6
Quebec.....	555	580	+ 4.5	2,037	2,314	+13.6
Ontario.....	663	594	-10.4	2,176	1,704	-21.7
Manitoba.....	84	83	- 1.2	321	333	+ 3.7
Saskatchewan.....	139	103	-25.9	490	359	-26.7
Alberta.....	334	302	- 9.6	1,358	1,091	-19.7
British Columbia ⁵	236	148	-37.3	929	642	-30.9
Canada.....	2,197	1,993	- 9.3	7,879	7,020	-10.9
Used Passenger Cars						
Atlantic Provinces	1,915	1,684	-12.1	1,684	1,515	-10.0
Quebec.....	4,820	4,904	+ 1.7	4,929	4,635	- 6.0
Ontario.....	8,457	6,606	-21.9	8,959	6,609	-26.2
Manitoba.....	1,064	1,004	- 5.6	1,126	999	-11.3
Saskatchewan.....	1,165	1,353	+16.1	1,099	1,116	+ 1.5
Alberta.....	2,219	2,150	- 3.1	2,232	2,071	- 7.2
British Columbia ⁵	1,981	1,725	-12.9	2,192	1,865	-14.9
Canada.....	21,621	19,426	-10.2	22,221	18,810	-15.4
Used Commercial Vehicles						
Atlantic Provinces	388	342	-11.9	326	321	- 1.5
Quebec.....	734	741	+ 1.0	985	1,254	+27.3
Ontario.....	815	645	-20.9	1,103	859	-22.1
Manitoba.....	166	165	- 0.6	313	369	+17.9
Saskatchewan.....	251	231	- 8.0	240	256	+ 6.7
Alberta.....	513	580	+13.1	859	797	- 7.2
British Columbia ⁵	479	339	-29.2	856	571	-33.3
Canada.....	3,346	3,043	- 9.1	4,682	4,427	- 5.4

Accounts Receivable Held by Department Stores
Total at month-end
 millions of dollars

Date	Instalment Receivables		Charge Receivables	Total	
	C.S.A. ¹	Other ²		Amount	% Change Prev.Yr.
	\$	\$	\$	\$	%
1959-June	171.4	34.0	43.1	248.5	+ 7.7
July	169.7	34.0	40.5	244.2	+ 8.0
August	156.8	46.4	40.3	243.5	+ 7.2
Sept.	152.9	55.3	46.2	254.4	+ 7.9
Oct.	155.2	60.2	49.9	265.3	+ 9.4
Nov.	162.5	65.6	53.1	281.2	+ 9.9
1960-June	158.0	89.5	48.6	296.1	+19.2
July	(6)	(6)	(6)	292.1	+19.6
August(r) ...	(6)	(6)	(6)	293.8	+20.7
Sept.(r)	(6)	(6)	(6)	304.6	+19.7
Oct.(r)	(6)	(6)	(6)	313.3	+18.1
Nov.	(6)	(6)	(6)	327.7	+16.5

Notes:

1. Conditional-sale agreements.
2. Includes other deferred payment plans, such as revolving credit, budgeted charge accounts, etc.
3. Includes affiliated companies engaged in making cash loans.
4. Does not include the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such outstanding balances are included in the Sales Finance Companies' figures.
5. Includes Yukon and Northwest Territories.
6. Not available due to the introduction of all-purpose credit plans.

(p) Preliminary

(r) Revised



DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

Monthly

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CREDIT INSTITUTIONS

(Selected Holders)

December, 1960

Retail Instalment Credit, by Holder
(Estimated amounts outstanding, in millions of dollars)
Total at month-end

Month	Selected Financial Institutions		Retail Dealers				Total	
	Sales Finance Companies	Licensees, Small Loans Act	Dept. Stores		Furniture, Appliance Stores	Other	Amount	% Change Prev. Yr.
			C.S.A. ¹	Other ²				
1959-Sept.	1,148.0	34.3	152.9	55.3	166.0	92.2	1,648.7	+ 7.0
Oct.	1,156.4	35.6	155.2	56.2				
Nov.	1,154.7	37.0	152.5	55.3				
Dec.	1,149.5	38.3	172.0	70.5				
1960-Sept.	1,245.5	47.1	(6)	(6)	167.3	91.6	(6)	(6)
Oct.	1,232.3	47.2	(6)	(6)				
Nov.(r)	1,218.9	46.3	(6)	(6)				
Dec.	1,204.6	45.9	(6)	(6)				

Cash Loans and Instalment Credit
Held by Companies Licensed under the Small Loans Act
(Estimated amounts outstanding, in millions of dollars)
Total at month-end

Month	Cash Loans Large and Small	Instalment ¹ Credit	Total	
			Amount	% Change Prev. Yr.
1959 - Sept.	422.2	34.3	456.5	+16.4
Oct.	429.4	35.6	465.0	+19.2
Nov.	434.1	37.0	471.1	+19.5
Dec.	445.8	38.3	484.1	+20.8
1960 - Sept.	490.4	47.1	537.5	+17.7
Oct.	493.7	47.2	540.9	+16.3
Nov.(r) .	494.1	46.3	540.4	+14.7
Dec.	503.5	45.9	549.4	+13.5

Note: See last page for footnotes.

Retail Instalment Financing by Sales Finance Companies
(Estimated extensions, balances outstanding, and repayments,
in millions of dollars)

Month	Consumer Goods				Commercial Goods			
	Passenger Cars	Other	Total		Commercial Vehicles	Other	Total	
			Amount	% Change Prev.Yr.			Amount	% Change Prev.Yr.
	\$	\$	\$	%	\$	\$	\$	%
	Value of Contracts Financed during month							
1959-Sept.	57.1	20.1	77.2	+12.8	14.9	20.8	35.7	+60.5
Oct.	55.3	19.8	75.1	+ 9.3	12.0	18.3	30.3	+37.4
Nov.	49.6	19.2	68.8	+16.6	12.5	15.8	28.3	+26.4
Dec.	44.4	21.5	65.9	+ 9.6	12.3	17.6	29.9	+36.3
1960-Sept.	49.4	17.1	66.5	-13.9	13.1	15.9	29.0	-18.8
Oct.	47.0	18.8	65.8	-12.4	10.9	16.6	27.5	- 9.2
Nov.	47.1	19.9	67.0	- 2.6	11.4	14.2	25.6	- 9.5
Dec.	42.2	19.2	61.4	- 6.8	11.0	15.9	26.9	-10.0
	Balances Outstanding at month-end							
1959-Sept.	632.0	185.1	817.1	+ 1.9	132.4	198.5	330.9	+22.1
Oct.	632.3	187.3	819.6	+ 3.7	134.8	202.0	336.8	+26.5
Nov.	627.4	188.2	815.6	+ 4.6	136.2	202.9	339.1	+28.8
Dec.	609.5	196.1	805.6	+ 4.9	138.1	205.8	343.9	+33.6
1960-Sept.	656.5	192.7	849.2	+ 3.9	156.8	239.5	396.3	+19.8
Oct.	645.6	194.4	840.0	+ 2.5	154.8	237.5	392.3	+16.5
Nov.	637.2	199.4	836.6	+ 2.6	150.8	231.5	382.3	+12.7
Dec.	625.4	200.0	825.4	+ 2.5	148.9	230.3	379.2	+10.3
	Repayments during month							
1959-Sept.	56.7	16.1	72.8	- 2.5	12.1	12.6	24.7	-13.7
Oct.	55.0	17.5	72.5	- 9.0	9.5	14.8	24.3	- 8.9
Nov.	54.6	18.3	72.9	+ 4.0	11.1	14.9	26.0	+ 2.4
Dec.	62.3	13.6	75.9	+ 6.3	10.4	14.7	25.1	- 9.6
1960-Sept.	55.9	15.8	71.7	- 1.5	12.5	15.8	28.3	+14.6
Oct.	57.9	17.1	75.0	+ 3.4	12.9	18.6	31.5	+29.6
Nov.	55.5	14.9	70.4	- 3.4	15.4	20.2	35.6	+36.9
Dec.	54.0	18.6	72.6	- 4.3	12.9	17.1	30.0	+19.5

Note: Wholesale financing by sales finance companies amounted to \$403.8 million in the fourth quarter of 1960 and balances outstanding at December 31, 1960 on wholesale financing were \$233.5 million.

Motor Vehicle Credit Extended by Sales Finance Companies
 (Estimated number of units and value of motor vehicle contracts
 financed, in thousands of dollars)

Province	Number of Units			Amount of Financing (\$'000)		
	December 1959	December 1960	% Change Prev.Yr.	December 1959	December 1960	% Change Prev.Yr.
New Passenger Cars						
Atlantic Provinces	739	720	- 2.6	1,589	1,560	- 1.8
Quebec.....	2,064	2,811	+36.2	5,067	6,794	+34.1
Ontario.....	4,457	4,592	+ 3.0	10,168	10,636	+ 4.6
Manitoba.....	468	482	+ 3.0	1,098	1,250	+13.8
Saskatchewan.....	423	435	+ 2.8	951	987	+ 3.8
Alberta.....	1,077	956	-11.2	2,618	2,077	-20.7
British Columbia ⁵	983	692	-29.6	2,331	1,609	-31.0
Canada.....	10,211	10,688	+ 4.7	23,822	24,913	+ 4.6
New Commercial Vehicles						
Atlantic Provinces	168	153	- 8.9	522	511	- 2.1
Quebec.....	450	493	+10.0	1,631	2,223	+36.3
Ontario.....	574	485	-15.5	2,145	1,580	-26.3
Manitoba.....	88	90	+ 2.3	375	436	+16.3
Saskatchewan.....	109	114	+ 4.6	356	344	- 3.4
Alberta.....	300	251	-16.3	1,414	894	-36.8
British Columbia ⁵	197	148	-24.9	1,121	681	-39.3
Canada.....	1,886	1,734	- 8.1	7,564	6,669	-11.8
Used Passenger Cars						
Atlantic Provinces	1,933	1,410	-27.1	1,713	1,297	-24.3
Quebec.....	4,021	4,332	+ 7.7	4,227	4,569	+ 8.1
Ontario.....	7,320	6,044	-17.4	7,796	6,277	-19.5
Manitoba.....	981	811	-17.3	1,040	852	-18.1
Saskatchewan.....	1,155	971	-15.9	1,151	930	-19.2
Alberta.....	2,370	1,712	-27.8	2,385	1,708	-28.4
British Columbia ⁵	1,996	1,469	-26.4	2,291	1,608	-29.8
Canada.....	19,776	16,749	-15.3	20,603	17,241	-16.3
Used Commercial Vehicles						
Atlantic Provinces	390	272	-30.3	380	270	-28.9
Quebec.....	697	661	- 5.2	932	1,177	+12.6
Ontario.....	734	619	-15.7	1,172	957	-18.3
Manitoba.....	144	145	+ 0.7	156	259	+66.0
Saskatchewan.....	225	166	-26.2	250	183	-26.8
Alberta.....	600	471	-21.5	978	842	-13.9
British Columbia ⁵	420	272	-35.2	845	602	-28.8
Canada.....	3,210	2,606	-18.8	4,713	4,290	- 9.0

Accounts Receivable Held by Department Stores
Total at month-end
 millions of dollars

Date	Instalment Receivables		Charge Receivables	Total	
	C.S.A. ¹	Other ²		Amount	% Change Prev. Yr.
	\$	\$	\$	\$	%
1959-July	169.7	34.0	40.5	244.2	+ 8.0
August	156.8	46.4	40.3	243.5	+ 7.2
Sept.	152.9	55.3	46.2	254.4	+ 7.9
Oct.	155.2	60.2	49.9	265.3	+ 9.4
Nov.	162.5	65.6	53.1	281.2	+ 9.9
Dec.	172.0	78.5	63.6	314.1	+11.5
1960-July	(6)	(6)	(6)	292.1	+19.6
August	(6)	(6)	(6)	293.8	+20.7
Sept.	(6)	(6)	(6)	304.6	+19.7
Oct.	(6)	(6)	(6)	313.3	+18.1
Nov.	(6)	(6)	(6)	327.7	+16.5
Dec.	(6)	(6)	(6)	364.1	+15.9

Notes:

1. Conditional-sale agreements.
 2. Includes other deferred payment plans, such as revolving credit, budgeted charge accounts, etc.
 3. Includes affiliated companies engaged in making cash loans.
 4. Does not include the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such outstanding balances are included in the Sales Finance Companies' figures.
 5. Includes Yukon and Northwest Territories.
 6. Not available due to the introduction of all-purpose credit plans.
- (p) Preliminary
 (r) Revised

CREDIT STATISTICS

(Selected Holders)

January, 1961

Retail Instalment Credit, by Holder
(Estimated amounts outstanding, in millions of dollars)
Total at month-end

Month	Selected Financial Institutions		Retail Dealers				Total	
	Sales Finance Companies	Licensees, Small Loans Act	Dept. Stores		Furniture, Appliance Stores	Other	Amount	% Change Prev. Yr.
	\$	\$	1 C.S.A.	2 Other	\$	\$	\$	%
1959-Oct.	1,156.4	35.6	155.2	60.2				
Nov.	1,154.7	37.0	162.5	65.6				
Dec.	1,149.5	38.3	172.0	78.5	172.9	100.4	1,711.6	+11.6
1960-Jan.	1,138.1	39.2	169.2	77.8				
1960-Oct.	1,232.3	47.2	(6)	(6)				
Nov.	1,218.9	46.3	(6)	(6)				
Dec.	1,204.6	45.9	(6)	(6)	173.1	97.6	(6)	(6)
1961-Jan.	1,184.2	44.1	(6)	(6)				

Cash Loans and Instalment Credit
Held by Companies Licensed under the Small Loans Act
(Estimated amounts outstanding, in millions of dollars)
Total at month-end

Month	Cash Loans Large and Small	Instalment ⁴ Credit	Total	
			Amount	% Change Prev. Yr.
	\$	\$	\$	%
1959 - Oct. ..	429.4	35.6	465.0	+19.2
Nov. ..	434.1	37.0	471.1	+19.5
Dec. ..	445.8	38.3	484.1	+20.8
1960 - Jan. ..	445.8	39.2	485.0	+19.3
1960 - Oct. ..	493.7	47.2	540.9	+16.3
Nov. ..	494.1	46.3	540.4	+14.7
Dec. ..	503.5	45.9	549.4	+13.5
1961 - Jan. ..	500.2	44.1	544.3	+12.2

Note: See last page for footnotes.

Industry and Merchandising Division

6542-501-11

Retail Instalment Financing by Sales Finance Companies
(Estimated extensions, balances outstanding, and repayments,
in millions of dollars)

Month	Consumer Goods				Commercial Goods			
	Passenger Cars	Other	Total		Commercial Vehicles	Other	Total	
			Amount	% Change Prev.Yr.			Amount	% Change Prev.Yr.
	\$	\$	\$	%	\$	\$	\$	%
Value of Contracts Financed during month								
1959-Oct.	55.3	19.8	75.1	+ 9.3	12.0	18.3	30.3	+37.4
Nov.	49.6	19.2	68.8	+16.6	12.5	15.8	28.3	+26.4
Dec.	44.4	21.5	65.9	+ 9.6	12.3	17.6	29.9	+36.3
1960-Jan.	35.6	14.1	49.7	+ 1.6	9.3	12.1	21.4	+23.0
1960-Oct.	47.0	18.8	65.8	-12.4	10.9	16.6	27.5	- 9.2
Nov.	47.1	19.9	67.0	- 2.6	11.4	14.2	25.6	- 9.5
Dec.	42.2	19.2	61.4	- 6.8	11.0	15.9	26.9	-10.0
1961-Jan.	36.7	14.1	50.8	+ 2.2	9.3	13.1	22.4	+ 4.7
Balances Outstanding at month-end								
1959-Oct.	632.3	187.3	819.6	+ 3.7	134.8	202.0	336.8	+26.5
Nov.	627.4	188.2	815.6	+ 4.6	136.2	202.9	339.1	+28.8
Dec.	609.5	196.1	805.6	+ 4.9	138.1	205.8	343.9	+33.6
1960-Jan.	600.5	193.7	794.2	+ 6.6	136.2	207.7	343.9	+34.6
1960-Oct.	645.6	194.4	840.0	+ 2.5	154.8	237.5	392.3	+16.5
Nov.	637.2	199.4	836.6	+ 2.6	150.8	231.5	382.3	+12.7
Dec.	625.4	200.0	825.4	+ 2.5	148.9	230.3	379.2	+10.3
1961-Jan.	609.0	199.2	808.2	+ 1.8	147.3	228.7	376.0	+ 9.3
Repayments during month								
1959-Oct.	55.0	17.5	72.5	- 9.0	9.5	14.8	24.3	- 8.9
Nov.	54.6	18.3	72.9	+ 4.0	11.1	14.9	26.0	+ 2.4
Dec.	62.3	13.6	75.9	+ 6.3	10.4	14.7	25.1	- 9.6
1960-Jan.	44.6	16.5	61.1	-15.3	11.2	10.2	21.4	+11.5
1960-Oct.	57.9	17.1	75.0	+ 3.4	12.9	18.6	31.5	+29.6
Nov.	55.5	14.9	70.4	- 3.4	15.4	20.2	35.6	+36.9
Dec.	54.0	18.6	72.6	- 4.3	12.9	17.1	30.0	+19.5
1961-Jan.	53.1	14.9	68.0	+11.3	10.9	14.7	25.6	+19.6

Motor Vehicle Credit Extended by Sales Finance Companies
(Estimated number of units and value of motor vehicle contracts
financed, in thousands of dollars)

Province	Number of Units			Amount of Financing (\$'000)		
	January 1960	January 1961	% Change Prev.Yr.	January 1960	January 1961	% Change Prev.Yr.
New Passenger Cars						
Atlantic Provinces	438	532	+21.5	956	1,183	+23.7
Quebec.....	1,765	2,144	+21.5	4,283	5,215	+21.8
Ontario.....	3,663	3,536	- 3.5	8,618	8,519	- 1.1
Manitoba.....	354	599	+69.2	868	1,479	+70.4
Saskatchewan.....	306	345	+12.7	683	842	+23.3
Alberta.....	829	896	+ 8.1	1,897	1,879	- 0.9
British Columbia ⁵	731	493	-32.6	1,723	1,168	-32.2
Canada.....	8,086	8,545	+ 5.7	19,028	20,285	+ 6.6
New Commercial Vehicles						
Atlantic Provinces	118	152	+28.8	343	528	+53.9
Quebec.....	341	477	+39.9	1,211	1,711	+65.9
Ontario.....	457	411	-10.1	1,672	1,547	- 7.5
Manitoba.....	52	56	+ 7.7	184	226	+22.8
Saskatchewan.....	69	74	+ 7.2	207	235	+12.9
Alberta.....	197	234	+18.8	1,051	975	- 7.5
British Columbia ⁵	150	104	-30.7	654	463	-29.2
Canada.....	1,384	1,508	+ 9.0	5,420	5,985	+10.4
Used Passenger Cars						
Atlantic Provinces	1,030	1,062	+ 3.1	925	1,019	+10.2
Quebec.....	3,055	3,424	+12.1	3,377	3,495	+ 3.5
Ontario.....	6,030	5,924	- 1.8	6,805	6,377	- 6.3
Manitoba.....	740	1,231	+66.4	874	1,369	+56.6
Saskatchewan.....	749	792	+ 5.7	752	755	+ 0.4
Alberta.....	1,790	1,834	+ 2.5	1,866	1,795	- 3.8
British Columbia ⁵	1,722	1,451	-15.7	1,927	1,620	-15.9
Canada.....	15,116	15,718	+ 4.0	16,526	16,430	- 0.6
Used Commercial Vehicles						
Atlantic Provinces	200	188	- 6.0	175	188	+ 7.4
Quebec.....	453	532	+17.4	621	775	+24.8
Ontario.....	569	515	- 9.5	832	766	- 7.9
Manitoba.....	146	112	-23.3	382	228	-40.3
Saskatchewan.....	156	161	+ 3.2	171	196	+14.6
Alberta.....	412	383	- 7.0	788	692	-12.2
British Columbia ⁵	356	260	-27.0	874	475	-45.7
Canada.....	2,292	2,151	- 6.2	3,843	3,320	-13.6

Accounts Receivable Held by Department Stores
Total at month-end
 millions of dollars

Date	Instalment Receivables		Charge Receivables	Total	
	C.S.A. ¹	Other ²		Amount	% Change Prev.Yr.
	\$	\$	\$	\$	%
1959-August	156.8	46.4	40.3	243.5	+ 7.2
Sept.	152.9	55.3	46.2	254.4	+ 7.9
Oct.	155.2	60.2	49.9	265.3	+ 9.4
Nov.	162.5	65.6	53.1	281.2	+ 9.9
Dec.	172.0	78.5	63.6	314.1	+11.5
1960-Jan.	168.7	77.6	56.9	303.2	+13.8
1960-August	(6)	(6)	(6)	293.8	+20.7
Sept.	(6)	(6)	(6)	304.6	+19.7
Oct.	(6)	(6)	(6)	313.3	+18.1
Nov.	(6)	(6)	(6)	327.7	+16.5
Dec.	(6)	(6)	(6)	364.1	+15.9
1961-Jan.	(6)	(6)	(6)	350.3	+15.5

Notes:

1. Conditional-sale agreements.
2. Includes other deferred payment plans, such as revolving credit, budgeted charge accounts, etc.
3. Includes affiliated companies engaged in making cash loans.
4. Does not include the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such outstanding balances are included in the Sales Finance Companies' figures.
5. Includes Yukon and Northwest Territories.
6. Not available due to the introduction of all-purpose credit plans.

(p) Preliminary

(r) Revised

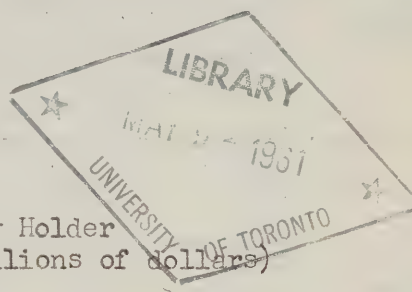


CREDIT STATISTICS

(Selected Holders)

February, 1961

Retail Instalment Credit, by Holder
(Estimated amounts outstanding, in millions of dollars)
Total at month-end



Month	Selected Financial Institutions		Retail Dealers				Total	
	Sales Finance Companies	Licensees, Small Loans Act	Dept. Stores		Furniture, Appliance Stores	Other	Amount	% Change Prev. Yr.
			1 C.S.A.	2 Other				
	\$	\$	\$	\$	\$	\$	\$	%
1959-Nov.	1,154.7	37.0	162.5	65.6				
Dec.	1,149.5	38.3	172.0	78.5	172.9	100.4	1,711.6	+11.6
1960-Jan.	1,138.1	39.2	168.7	77.6				
Feb.	1,134.8	40.8	163.1	76.9				
1960-Nov.	1,218.9	46.3	(6)	(6)				
Dec.	1,204.6	45.9	(6)	(6)	173.1	97.6	(6)	(6)
1961-Jan.	1,184.2	44.1	(6)	(6)				
Feb.	1,165.3	42.9	(6)	(6)				

Cash Loans and Instalment Credit
Held by Companies Licensed under the Small Loans Act
(Estimated amounts outstanding, in millions of dollars)
Total at month-end

Month	Cash Loans Large and Small	Instalment ⁴ Credit	Total	
			Amount	% Change Prev. Yr.
	\$	\$	\$	%
1959 - Nov. ...	434.1	37.0	471.1	+19.5
Dec. ...	445.8	38.3	484.1	+20.8
1960 - Jan. ...	445.8	39.2	485.0	+19.3
Feb. ...	446.9	40.8	487.7	+20.0
1960 - Nov. ...	494.1	46.3	540.4	+14.7
Dec. ...	503.5	45.9	549.4	+13.5
1961 - Jan. ...	500.2	44.1	544.3	+12.2
Feb. ...	500.4	42.9	543.3	+11.4

Note: See last page for footnotes.

Industry and Merchandising Division

6542-501-21

Retail Instalment Financing by Sales Finance Companies
(Estimated extensions, balances outstanding, and repayments,
in millions of dollars)

Month	Consumer Goods				Commercial Goods			
	Passenger Cars	Other	Total		Commercial Vehicles	Other	Total	
			Amount	% Change Prev.Yr.			Amount	% Change Prev.Yr.
	\$	\$	\$	%	\$	\$	\$	%
	Value of Contracts Financed during month							
1959-Nov.	49.6	19.2	68.8	+16.6	12.5	15.8	28.3	+26.4
Dec.	44.4	21.5	65.9	+ 9.6	12.3	17.6	29.9	+36.3
1960-Jan.	35.6	14.1	49.7	+ 1.6	9.3	12.1	21.4	+23.0
Feb.	49.1	14.6	63.7	+ 9.8	11.1	12.2	23.3	+20.7
1960-Nov.	47.1	19.9	67.0	- 2.6	11.4	14.2	25.6	- 9.5
Dec.	42.2	19.2	61.4	- 6.8	11.0	15.9	26.9	-10.0
1961-Jan.(r)	36.7	14.0	50.7	+ 2.0	9.3	13.7	23.0	+ 7.5
Feb.	40.7	12.9	53.6	-15.9	8.2	11.6	19.8	-15.0
	Balances Outstanding at month-end							
1959-Nov.	627.4	188.2	815.6	+ 4.6	136.2	202.9	339.1	+28.8
Dec.	609.5	196.1	805.6	+ 4.9	138.1	205.8	343.9	+33.6
1960-Jan.	600.5	193.7	794.2	+ 6.6	136.2	207.7	343.9	+34.6
Feb.	596.3	191.7	788.0	+ 6.3	137.0	209.8	346.8	+37.9
1960-Nov.	637.2	199.4	836.6	+ 2.6	150.8	231.5	382.3	+12.7
Dec.	625.4	200.0	825.4	+ 2.5	148.9	230.3	379.2	+10.3
1961-Jan.	609.0	199.2	808.2	+ 1.8	147.3	228.7	376.0	+ 9.3
Feb.	598.1	195.8	793.9	+ 0.7	145.1	226.3	371.4	+ 7.1
	Repayments during month							
1959-Nov.	54.6	18.3	72.9	+ 4.0	11.1	14.9	26.0	+ 2.4
Dec.	62.3	13.6	75.9	+ 6.3	10.4	14.7	25.1	- 9.6
1960-Jan.	44.6	16.5	61.1	-15.3	11.2	10.2	21.4	+11.5
Feb.	53.3	16.6	69.9	+13.5	10.3	10.1	20.4	-12.8
1960-Nov.	55.5	14.9	70.4	- 3.4	15.4	20.2	35.6	+36.9
Dec.	54.0	18.6	72.6	- 4.3	12.9	17.1	30.0	+19.5
1961-Jan.(r)	53.1	14.8	67.9	+11.1	10.9	15.3	26.2	+22.4
Feb.	51.6	16.3	67.9	- 2.9	10.4	14.0	24.4	+19.6

Motor Vehicle Credit Extended by Sales Finance Companies
 (Estimated number of units and value of motor vehicle contracts
 financed, in thousands of dollars)

Province	Number of Units			Amount of Financing (\$'000)		
	February 1960	February 1961	% Change Prev.Yr.	February 1960	February 1961	% Change Prev.Yr.
New Passenger Cars						
Atlantic Provinces	593	602	+ 1.5	1,304	1,319	+ 1.2
Quebec.....	2,631	2,779	+ 5.6	6,307	6,695	+ 6.2
Ontario.....	5,230	3,985	-23.8	12,304	9,471	-23.0
Manitoba.....	503	426	-15.3	1,173	1,079	- 8.0
Saskatchewan.....	339	309	- 8.8	796	725	- 8.9
Alberta.....	1,010	666	-34.1	2,458	1,641	-33.2
British Columbia ⁵	919	515	-44.0	2,205	1,241	-43.7
Canada.....	11,225	9,282	-17.3	26,547	22,171	-16.5
New Commercial Vehicles						
Atlantic Provinces	140	155	+10.7	454	495	+ 9.0
Quebec.....	418	463	+10.8	1,832	1,982	+ 8.2
Ontario.....	604	396	-34.4	2,149	1,254	-41.6
Manitoba.....	56	53	- 5.4	260	207	-20.4
Saskatchewan.....	68	57	-16.2	257	170	-33.9
Alberta.....	286	178	-37.8	1,229	596	-51.5
British Columbia ⁵	158	105	-33.5	781	420	-46.2
Canada.....	1,730	1,407	-18.7	6,962	5,124	-26.4
Used Passenger Cars						
Atlantic Provinces	1,454	1,202	-17.3	1,273	1,133	-11.0
Quebec.....	4,611	4,977	+ 7.9	4,900	5,113	+ 4.3
Ontario.....	8,005	6,470	-19.2	8,910	6,912	-22.4
Manitoba.....	1,090	914	-16.1	1,292	965	-25.3
Saskatchewan.....	1,044	830	-20.5	1,050	793	-24.5
Alberta.....	2,418	1,887	-22.0	2,536	1,884	-25.7
British Columbia ⁵	2,257	1,577	-30.1	2,557	1,776	-30.5
Canada.....	20,879	17,857	-14.5	22,518	18,576	-17.5
Used Commercial Vehicles						
Atlantic Provinces	258	199	-22.9	305	199	-34.8
Quebec.....	539	517	- 4.1	746	750	+ 0.5
Ontario.....	723	596	-17.6	990	868	-12.3
Manitoba.....	115	79	-31.3	133	172	+29.3
Saskatchewan.....	207	123	-40.6	208	129	-38.0
Alberta.....	520	380	-26.9	871	431	-50.5
British Columbia ⁵	425	316	-25.6	836	520	-37.8
Canada.....	2,787	2,210	-20.7	4,089	3,069	-24.9

Accounts Receivable Held by Department Stores
Total at month-end
 millions of dollars

Date	Instalment Receivables		Charge Receivables	Total	
	C.S.A. ¹	Other ²		Amount	% Change Prev. Yr.
	\$	\$	\$	\$	%
1959-Sept.	152.9	55.3	46.2	254.4	+ 7.9
Oct.	155.2	60.2	49.9	265.3	+ 9.4
Nov.	162.5	65.6	53.1	281.2	+ 9.9
Dec.	172.0	78.5	63.6	314.1	+11.5
1960-Jan.	168.7	77.6	56.9	303.2	+13.8
Feb.	163.1	76.9	48.3	288.3	+14.0
1960-Sept.	(6)	(6)	(6)	304.6	+19.7
Oct.	(6)	(6)	(6)	313.3	+18.1
Nov.	(6)	(6)	(6)	327.7	+16.5
Dec.	(6)	(6)	(6)	364.1	+15.9
1961-Jan.	(6)	(6)	(6)	350.3	+15.5
Feb.	(6)	(6)	(6)	335.1	+16.2

Notes:

1. Conditional-sale agreements.
2. Includes other deferred payment plans, such as revolving credit, budgeted charge accounts, etc.
3. Includes affiliated companies engaged in making cash loans.
4. Does not include the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such outstanding balances are included in the Sales Finance Companies' figures.
5. Includes Yukon and Northwest Territories.
6. Not available due to the introduction of all-purpose credit plans.

(p) Preliminary

(r) Revised



CREDIT STATISTICS

(Selected Holders)

March, 1961

Retail Instalment Credit, by Holder
(Estimated amounts outstanding, in millions of dollars)
Total at month-end

Month	Selected Financial Institutions		Retail Dealers				Total	
	Sales Finance Companies	Licensees, Small Loans Act	Dept. Stores		Furniture, Appliance Stores	Other	Amount	% Change Prev. Yr.
			C.S.A. ¹	Other ²				
	\$	\$	\$	\$	\$	\$	\$	%
1959-Dec.	1,149.5	38.3	172.0	78.5	172.9	100.4	1,711.6	+11.6
1960-Jan.	1,138.1	39.2	168.7	77.6				
Feb.	1,134.8	40.8	163.1	76.9				
Mar.	1,141.1	40.4	159.2	78.7				
1960-Dec.	1,204.6	45.9	(6)	(6)	173.1	97.6	(6)	(6)
1961-Jan.	1,184.2	44.1	(6)	(6)				
Feb.	1,165.3	42.9	(6)	(6)				
Mar.	1,158.0	42.4	(6)	(6)				

Cash Loans and Instalment Credit
Held by Companies Licensed under the Small Loans Act
(Estimated amounts outstanding, in millions of dollars)
Total at month-end

Month	Cash Loans Large and Small	Instalment ⁴ Credit	Total	
			Amount	% Change Prev. Yr.
	\$	\$	\$	%
1959 - Dec.	445.8	38.3	484.1	+20.8
1960 - Jan.	445.8	39.2	485.0	+19.3
Feb.	446.9	40.8	487.7	+20.0
Mar.	453.0	40.4	493.4	+19.9
1960 - Dec.	503.5	45.9	549.4	+13.5
1961 - Jan.	500.2	44.1	544.3	+12.2
Feb.	500.4	42.9	543.3	+11.4
Mar.	504.0	42.4	546.4	+10.7

Note: See last page for footnotes.

Industry and Merchandising Division

6542-501-31

Retail Instalment Financing by Sales Finance Companies
(Estimated extensions, balances outstanding, and repayments,
in millions of dollars)

Month	Consumer Goods				Commercial Goods			
	Passenger Cars	Other	Total		Commercial Vehicles	Other	Total	
			Amount	% Change Prev.Yr.			Amount	% Change Prev.Yr.
	\$	\$	\$	%	\$	\$	\$	%
	Value of Contracts Financed during month							
1959-Dec.	44.4	21.5	65.9	+ 9.6	12.3	17.6	29.9	+36.3
1960-Jan.	35.6	14.1	49.7	+ 1.6	9.3	12.1	21.4	+23.0
Feb.	49.1	14.6	63.7	+ 9.8	11.1	12.2	23.3	+20.7
Mar.	60.3	15.7	76.0	+ 8.1	12.1	14.1	26.2	+12.0
1960-Dec.	42.2	19.2	61.4	- 6.8	11.0	15.9	26.9	-10.0
1961-Jan.	36.7	14.0	50.7	+ 2.0	9.3	13.7	23.0	+ 7.5
Feb.	40.7	12.9	53.6	-15.9	8.2	11.6	19.8	-15.0
Mar.	47.6	13.6	61.2	-19.5	9.7	17.4	27.1	+ 3.4
	Balances Outstanding at month-end							
1959-Dec.	609.5	196.1	805.6	+ 4.9	138.1	205.8	343.9	+33.6
1960-Jan.	600.5	193.7	794.2	+ 6.6	136.2	207.7	343.9	+34.6
Feb.	596.3	191.7	788.0	+ 6.3	137.0	209.8	346.8	+37.9
Mar.	600.2	190.2	790.4	+ 6.3	137.8	212.9	350.7	+36.6
1960-Dec.	625.4	200.0	825.4	+ 2.5	148.9	230.3	379.2	+10.3
1961-Jan.	609.0	199.2	808.2	+ 1.8	147.3	228.7	376.0	+ 9.3
Feb.	598.1	195.8	793.9	+ 0.7	145.1	226.3	371.4	+ 7.1
Mar.	591.7	194.4	786.1	- 0.5	141.9	230.0	371.9	+ 6.0
	Repayments during month							
1959-Dec.	62.3	13.6	75.9	+ 6.3	10.4	14.7	25.1	- 9.6
1960-Jan.	44.6	16.5	61.1	-15.3	11.2	10.2	21.4	+11.5
Feb.	53.3	16.6	69.9	+13.5	10.3	10.1	20.4	-12.8
Mar.	56.4	17.2	73.6	+ 8.2	11.3	11.0	22.3	+23.2
1960-Dec.	54.0	18.6	72.6	- 4.3	12.9	17.1	30.0	+19.5
1961-Jan.	53.1	14.8	67.9	+11.1	10.9	15.3	26.2	+22.4
Feb.	51.6	16.3	67.9	- 2.9	10.4	14.0	24.4	+19.6
Mar.	54.0	15.0	69.0	- 6.2	12.9	13.7	26.6	+19.3

Note: Wholesale financing by sales finance companies amounted to \$304.1 million in the first quarter of 1961 and balances outstanding at March 31, 1961 in whole-sale financing were \$257.3 million.

Motor Vehicle Credit Extended by Sales Finance Companies
(Estimated number of units and value of motor vehicle contracts
financed, in thousands of dollars)

Province	Number of Units			Amount of Financing (\$'000)		
	March 1960	March 1961	% Change Prev.Yr.	March 1960	March 1961	% Change Prev.Yr.
New Passenger Cars						
Atlantic Provinces	820	746	- 9.0	1,667	1,686	+ 1.1
Quebec.....	3,693	3,382	- 8.4	8,563	7,893	- 7.8
Ontario.....	6,443	4,562	-29.2	14,959	10,619	-29.0
Manitoba.....	732	450	-38.5	1,729	1,088	-37.1
Saskatchewan.....	449	375	-16.5	1,034	893	-13.6
Alberta.....	1,173	805	-31.4	2,762	1,967	-28.8
British Columbia ⁵	1,057	771	-27.1	2,491	1,722	-30.9
Canada.....	14,367	11,091	-22.8	33,205	25,868	-22.1
New Commercial Vehicles						
Atlantic Provinces	161	137	-14.9	525	434	-17.3
Quebec.....	550	509	- 7.5	1,762	2,021	+14.7
Ontario.....	694	552	-20.5	2,488	1,863	-25.1
Manitoba.....	72	47	-34.7	328	180	-45.1
Saskatchewan.....	99	84	-15.2	297	249	-16.2
Alberta.....	267	210	-21.3	1,190	685	-42.4
British Columbia ⁵	188	154	-18.1	712	460	-35.4
Canada.....	2,031	1,693	-16.6	7,302	5,892	-19.3
Used Passenger Cars						
Atlantic Provinces	1,886	1,514	-19.7	1,629	1,416	-13.1
Quebec.....	6,211	5,899	- 5.0	6,423	5,957	- 7.3
Ontario.....	9,676	7,504	-22.4	10,670	7,835	-26.6
Manitoba.....	1,332	1,029	-22.7	1,480	1,091	-26.3
Saskatchewan.....	1,154	1,094	- 5.2	1,147	1,002	-12.6
Alberta.....	2,664	2,487	- 6.6	2,807	2,533	- 9.8
British Columbia ⁵	2,615	1,812	-30.7	2,906	1,903	-34.5
Canada.....	25,538	21,339	-16.4	27,062	21,737	-19.7
Used Commercial Vehicles						
Atlantic Provinces	317	213	-32.8	275	258	- 6.2
Quebec.....	693	591	-14.7	849	815	- 4.0
Ontario.....	896	726	-19.0	1,217	1,205	- 1.0
Manitoba.....	166	134	-19.3	290	204	-29.7
Saskatchewan.....	242	194	-19.8	278	230	-17.3
Alberta.....	551	468	-15.1	826	639	-22.6
British Columbia ⁵	521	365	-29.9	1,055	450	-57.3
Canada.....	3,386	2,691	-20.5	4,790	3,801	-20.6

Accounts Receivable Held by Department Stores

Total at month-end
millions of dollars

Date	Instalment Receivables		Charge Receivables	Total	
	C.S.A. ¹	Other ²		Amount	% Change Prev.Yr.
	\$	\$	\$	\$	%
1959-Oct.	155.2	60.2	49.9	265.3	+ 9.4
Nov.	162.5	65.6	53.1	281.2	+ 9.9
Dec.	172.0	78.5	63.6	314.1	+11.5
1960-Jan.	168.7	77.6	56.9	303.2	+13.8
Feb.	163.1	76.9	48.3	288.3	+14.0
Mar.	159.2	78.7	46.4	284.3	+15.0
1960-Oct.	(6)	(6)	(6)	313.3	+18.1
Nov.	(6)	(6)	(6)	327.7	+16.5
Dec.	(6)	(6)	(6)	364.1	+15.9
1961-Jan.	(6)	(6)	(6)	350.3	+15.5
Feb.	(6)	(6)	(6)	335.1	+16.2
Mar.	(6)	(6)	(6)	328.6	+15.6

Notes:

1. Conditional-sale agreements.
2. Includes other deferred payment plans, such as revolving credit, budgeted charge accounts, etc.
3. Includes affiliated companies engaged in making cash loans.
4. Does not include the instalment balances outstanding on sales financing of those companies licensed under the Small Loans Act which are engaged to a greater extent in sales financing than in extending cash loans. Such outstanding balances are included in the Sales Finance Companies' figures.
5. Includes Yukon and Northwest Territories.
6. Not available due to the introduction of all-purpose credit plans.

(p) Preliminary

(r) Revised

CREDIT STATISTICS

April 1961

Subscribers to the monthly report will note that the format has undergone a complete face-lifting. For the first time series on bank loans, credit unions, etc. has been included in this D.B.S. publication and is similar to the data contained in the monthly Bank of Canada Statistical Summary. Each quarter, the monthly report (catalogue No. 61-004) will contain a number of additional pages which will give the same data as originally found in the quarterly report. All of the original information published in the former monthly and quarterly reports remains intact.

* Retail credit

Credit statistics, available from a number of sources, are summarized in Table 1. These data represent the amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Table 1 shows the total owing to the selected holders which includes "commercial" credit in some cases. For this reason the figures should not be construed as solely consumer credit.

Table 2 provides some detail on the retail financing of sales finance companies. This "retail" financing is that extended to the individual purchaser of goods mainly through retail channels.

Table 3 shows the amount of financing carried on by sales finance companies in the field of motor vehicles. This is a special survey of all sales finance companies handling motor vehicle paper and provides results by provinces.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications.

Industry and Merchandising Division

LIBRARY

JUL 12 1961

UNIVERSITY OF TORONTO

6542-501-41

Table No. 1

Balances Outstanding on Credit Extended

(millions of dollars)

Selected Holders

Date	Sales Finance Companies (retail)		Small Loan Companies		Depart- ment Stores	Furniture, Appliance Stores
	Consumer goods	Commer- cial goods	Cash loans	Instal- ment credit		
	1	2	3	4	5	6
End of:						
1953	516	184	173	3	167	138
4	492	164	209	6	186	156
5	599	192	273	6	226	175
6	756	279	343	13	244	189
7	780	288	347	15	262	195
8	768	257	382	19	282	197
9	806	344	446	38	314	202
1960 - Jan.	794	344	446	39	303	197
- Feb.	788	347	447	41	288	193
- Mar.	790	351	453	40	284	190
- Apr.	804	360	463	42	290	189
- May	826	375	470	44	295	190
- June	843	392	479	46	296	190
- July	853	393	485	47	292	188
- Aug.	854	396	489	47	294	188
- Sept.	849	396	490	47	305	191
- Oct.	840	392	494	47	313	192
- Nov.	837	382	494	46	328	193
- Dec.	825	379	503	46	364	198
1961 - Jan.	808	376	500	44	350	192
- Feb.	794	371	500	43	335	190
- Mar.	785	373	504	42	329	187
- Apr.	786	375	510	41	328	186

.. Not available

Sources - Bank of Canada, Dominion Bureau of Statistics, Department of Finance,
Department of Agriculture.Footnotes

1. Conditional sale agreements held in connection with the retail purchases of consumers' goods.
2. Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
3. Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
4. Conditional sale agreements held in connection with the retail purchases of consumers' goods.
5. The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.

Table No. 1

Balances Outstanding on Credit Extended

(millions of dollars)

Selected Holders

Chartered Banks Personal Loans			Sub- Total (excl. col.2)	Life Insurance Companies' Policy Loans	Quebec Savings Banks' Loans	Other Retail Dealers (ex. dept., furniture and appliance stores)		Oil Company Credit Cards	Credit Unions
Fully Secured	Home Improve- ment	Other				Instal- ment	Charge		
7	8	9	10	11	12	13	14	15	16
269	-	308	1,574	225	8	72	306	-	129
253	-	351	1,653	240	7	72	318	-	151
339	24	441	2,083	250	8	81	340	20	174
313	38	435	2,331	270	11	85	354	26	226
257	48	420	2,326	295	13	100	343	32	258
287	58	553	2,546	305	12	96	362	35	320
282	60	719	2,867	323	13	101	376	40	394
282	59	703	2,823	325	16				
285	58	698	2,798	328	14				
284	55	710	2,806	331	14	90	353	37	..
291	56	731	2,866	333	15				
292	55	762	2,934	335	14				
290	56	789	2,989	338	16	92	360	42	..
287	56	798	3,006	339	17				
284	56	811	3,023	340	17				
284	55	826	3,047	343	18	91	362	51	..
278	55	840	3,059	344	15				
283	56	843	3,080	345	20				
286	56	857	3,135	345	14	97	378	44	..
281	56	863	3,094	347	19				
279	56	859	3,056	347	17				
283	56	873	3,059	349	17	90	355	39	..
284	56	901	3,072	350	18				

7. Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.

10. Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

13-14. Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

15. Amount owing to oil companies, excluding commercial accounts.

16. Not available quarterly.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Table No. 2

Sales Finance Companies - Retail Instalment Financing

(millions of dollars)

Month	Consumer Goods				Commercial Goods				
	Passenger Cars	Other	Total		Commercial Vehicles	Other	Total		Total Retail
			Amount	% Change			Amount	% Change	
	1	2	3	4	5	6	7	8	9
	\$	\$	\$	%	\$	\$	\$	%	\$
Value of Contracts Financed during Month									
1959-Dec.	44.4	21.5	65.9	+ 9.6	12.3	17.6	29.9	+36.3	95.8
1960-Jan.	35.6	14.1	49.7	+ 1.6	9.3	12.1	21.4	+23.0	71.1
Feb.	49.1	14.6	63.7	+ 9.8	11.1	12.2	23.3	+20.7	87.0
Mar.	60.3	15.7	76.0	+ 8.1	12.1	14.1	26.2	+12.0	102.2
Apr.	67.1	15.7	82.8	- 4.5	13.3	16.3	30.1	+11.1	112.9
May	75.5	18.5	94.0	+ 6.9	17.8	20.3	38.1	+ 9.5	132.1
June	75.8	18.7	94.5	- 1.2	16.9	19.5	36.4	- 3.2	130.9
July	64.6	17.8	82.4	- 9.0	12.4	19.0	31.4	-18.9	113.8
Aug.	61.0	17.5	78.5	+ 1.0	13.9	18.0	31.9	- 3.6	110.4
Sept.	49.4	17.1	66.5	-13.9	13.1	15.9	29.0	-18.3	95.5
Oct.	47.0	18.8	65.8	-12.4	10.9	16.6	27.5	- 9.2	93.3
Nov.	47.1	19.9	67.0	- 2.6	11.4	14.2	25.6	- 9.5	92.6
Dec.	42.2	19.2	61.4	- 6.8	11.0	15.9	26.9	-10.0	88.3
1961-Jan.	36.7	14.0	50.7	+ 2.0	9.3	13.7	23.0	+ 7.5	73.7
Feb.	40.7	12.9	53.6	-15.9	8.2	11.6	19.8	-15.0	73.4
Mar.	47.6	13.6	61.2	-19.5	9.7	17.4	27.1	+ 3.4	88.3
Apr.	55.2	14.9	70.1	-15.3	12.1	14.9	27.0	-10.3	97.1
Balances Outstanding at Month-End									
1959-Dec.	609.5	196.1	805.6	+ 4.9	138.1	205.8	343.9	+33.6	1,149.5
1960-Jan.	600.5	193.7	794.2	+ 6.6	136.2	207.7	343.9	+34.6	1,138.1
Feb.	596.3	191.7	788.0	+ 6.3	137.0	209.8	346.8	+37.9	1,134.8
Mar.	600.2	190.2	790.4	+ 6.3	137.8	212.9	350.7	+36.6	1,141.1
Apr.	613.3	191.0	804.3	+ 6.0	141.5	218.4	359.9	+37.0	1,164.2
May	632.5	193.2	825.7	+ 7.2	147.2	227.9	375.1	+32.4	1,200.8
June	650.2	192.4	842.6	+ 6.3	154.3	237.3	391.6	+32.8	1,234.2
July	660.9	191.6	852.5	+ 5.4	155.2	238.0	393.2	+26.8	1,245.7
Aug.	663.0	191.4	854.4	+ 5.1	156.2	239.4	395.6	+23.7	1,250.0
Sept.	656.5	192.7	849.2	+ 3.9	156.8	239.5	396.3	+19.8	1,245.5
Oct.	645.6	194.4	840.0	+ 2.5	154.8	237.5	392.3	+16.5	1,232.3
Nov.	637.2	199.4	836.6	+ 2.6	150.8	231.5	382.3	+12.7	1,218.9
Dec.	625.4	200.0	825.4	+ 2.5	148.9	230.3	379.2	+10.3	1,204.6
1961-Jan.	609.0	199.2	808.2	+ 1.8	147.3	228.7	376.0	+ 9.3	1,184.2
Feb.	598.1	195.8	793.9	+ 0.7	145.1	226.3	371.4	+ 7.1	1,165.3
Mar.	591.0	194.4	785.4	- 0.6	142.6	230.0	372.6	+ 6.2	1,158.0
Apr.	593.2	193.0	786.2	- 2.3	143.1	232.1	375.2	+ 4.3	1,161.4

Table No. 2

Sales Finance Companies - Retail Instalment Financing (concl.)

(millions of dollars)

Month	Consumer Goods				Commercial Goods				
	Passenger Cars	Other	Total		Commercial Vehicles	Other	Total		Total Retail
			Amount	% Change			Amount	% Change	
	1	2	3	4	5	6	7	8	9
	\$	\$	\$	%	\$	\$	\$	%	\$
Repayments during Month									
1959-Dec.	62.3	13.6	75.9	+ 6.3	10.4	14.7	25.1	- 9.6	101.0
1960-Jan.	44.6	16.5	61.1	-15.3	11.2	10.2	21.4	+11.5	82.5
Feb.	53.3	16.6	69.9	+13.5	10.3	10.1	20.4	-12.8	90.3
Mar.	56.4	17.2	73.6	+ 8.2	11.3	11.0	22.3	+23.2	95.9
Apr.	54.0	14.9	68.9	- 3.9	9.6	11.3	20.9	- 0.9	89.8
May	56.3	16.3	72.6	- 5.5	12.1	10.8	22.9	+61.3	95.5
June	58.1	19.5	77.6	+ 6.9	9.8	10.1	19.9	-23.5	97.5
July	53.9	18.6	72.5	- 2.7	11.5	18.3	29.8	+27.4	102.3
Aug.	58.9	17.7	76.6	+ 4.1	12.9	16.6	29.5	+26.1	106.1
Sept.	55.9	15.8	71.7	- 1.5	12.5	15.8	28.3	+14.6	100.0
Oct.	57.9	17.1	75.0	+ 3.4	12.9	18.6	31.5	+29.6	106.5
Nov.	55.5	14.9	70.4	- 3.4	15.4	20.2	35.6	+36.9	106.0
Dec.	54.0	18.6	72.6	- 4.3	12.9	17.1	30.0	+19.5	102.6
1961-Jan.	53.1	14.8	67.9	+11.1	10.9	15.3	26.2	+22.4	94.1
Feb.	51.6	16.3	67.9	- 2.9	10.4	14.0	24.4	+19.6	92.3
Mar.	54.7	15.0	69.7	- 5.3	12.2	13.7	25.9	+16.1	95.6
Apr.	53.0	16.3	69.3	+ 0.6	11.6	12.8	24.4	+16.7	93.7

Footnotes:

1. Passenger car financing includes cars sold for commercial as well as personal use.
2. Covers such lines as furniture, appliances, jewellery etc.
6. Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

Note: Repayments are estimated by adding balances outstanding at end of previous month to the paper purchased during the month and subtracting balances owing at end of current month.

Motor Vehicle Credit Extended by Sales Finance Companies
(Estimated number of units and value of motor vehicle contracts
financed, in thousands of dollars)

Province	Number of Units			Amount of Financing (\$'000)		
	April 1960	April 1961	% Change Prev.Yr.	April 1960	April 1961	% Change Prev.Yr.
New Passenger Cars						
Atlantic Provinces	1,157	981	-15.2	2,434	2,172	-10.8
Quebec.....	4,521	4,514	- 0.2	10,469	10,511	+ 0.4
Ontario.....	6,625	4,741	-28.4	15,391	11,075	-28.0
Manitoba.....	646	730	+13.0	1,563	1,871	+19.7
Saskatchewan.....	704	436	-38.1	1,572	1,004	-36.1
Alberta.....	1,399	995	-28.9	3,303	2,408	-27.1
British Columbia ¹	1,088	695	-36.1	2,546	1,690	-33.6
Canada.....	16,140	13,092	-18.9	37,278	30,731	-17.6
New Commercial Vehicles						
Atlantic Provinces	233	198	-15.0	738	638	-13.6
Quebec.....	525	526	+ 0.2	1,605	1,959	+22.1
Ontario.....	757	680	-10.2	3,405	3,030	-11.0
Manitoba.....	93	59	-36.6	471	254	-46.1
Saskatchewan.....	114	110	- 3.5	340	352	+ 3.5
Alberta.....	377	295	-21.8	1,313	880	-33.0
British Columbia ¹	195	145	-25.6	711	485	-31.8
Canada.....	2,294	2,013	-12.2	8,583	7,598	-11.5
Used Passenger Cars						
Atlantic Provinces	2,278	1,837	-19.4	2,002	1,686	-15.8
Quebec.....	6,864	7,331	+ 6.8	6,875	7,213	+ 4.9
Ontario.....	10,228	7,943	-22.3	11,190	8,376	-25.1
Manitoba.....	1,586	1,158	-27.0	1,776	1,195	-32.7
Saskatchewan.....	1,568	1,219	-22.3	1,613	1,084	-32.8
Alberta.....	3,204	2,593	-19.1	3,352	2,676	-20.2
British Columbia ¹	2,665	2,025	-24.0	2,970	2,219	-25.3
Canada.....	28,393	24,106	-15.1	29,778	24,449	-17.9
Used Commercial Vehicles						
Atlantic Provinces	361	293	-18.8	330	317	- 3.9
Quebec.....	742	780	+ 5.1	881	1,191	+35.2
Ontario.....	978	729	-25.5	1,274	1,105	-13.3
Manitoba.....	170	142	-16.5	265	206	-22.3
Saskatchewan.....	283	233	-17.7	313	247	-21.1
Alberta.....	657	559	-14.9	949	748	-21.2
British Columbia ¹	504	420	-16.7	681	706	+ 3.7
Canada.....	3,695	3,156	-14.6	4,693	4,520	- 3.7

1. Includes Yukon and Northwest Territories

Sales Finance Companies

Calendar Years	Wholesale			Average Repayment Terms on Retail Paper Purchased			
	Paper Purchased	Estimated Repay- ments	Balances Out- standing (end of period)	Passenger Cars and Commercial Vehicles		Other Consumer Goods	Other Comm. & Indus- trial Goods
				New	Used		
	millions of dollars			months			
1956 ..	1,213	..	182	..	..	..	..
1957	1,185	1,165	202	..	..	..	..
1958	1,105	1,116	191	24.1	17.0	20.1	25.1
1959	1,307	1,301	197	25.2	17.6	23.2	26.9
Quarterly							
1959 - II	418	424	254	25.0	17.9	25.2	26.8
III	234	320	168	25.9	17.6	24.8	26.3
IV	295	266	197	25.3	17.3	21.0	26.8
1960 - I	379	291	284	25.4	17.8	22.1	27.7
II	443	457	270	25.9	17.8	23.7	26.9
III	197	304	163	26.8	17.6	24.5	28.3
IV	404	334	233	25.6	17.3	22.8	28.7
1961 - I	304	280	257	25.7	18.1	22.8	30.1

.. Not available

Accounts Receivable - Retail Dealers

Percentage Change - March 31, 1961 over March 31, 1960

Trade	Instalment Receivables	Charge Account Receivables	Total Receivables
TOTAL, ALL TRADES .....	..	..	+ 4.7
Department Stores .....	..	..	+15.6
Motor Vehicle Dealers	- 0.6	- 4.3	- 3.7
Men's Clothing Stores	+10.2	+ 1.0	+ 4.1
Family Clothing Stores	+ 2.7	+ 4.7	+ 3.6
Women's Clothing Stores	- 3.6	+ 1.0	(2)
Hardware Stores	+11.9	+ 4.0	+ 6.1
Furniture, Appliance and Radio Stores	- 1.7	- 1.7	- 1.7
Jewellery Stores	- 4.3	+ 4.1	- 2.1
Grocery and Combination (Independent) Stores .....	..	..	+ 0.9
General Stores .....	..	..	+ 2.1
Fuel Dealers	+35.0	+ 2.9	+ 4.1
Garages and Filling Stations	..	..	+ 3.4

.. Not available

(2) No change

Accounts Receivable - by Kind of Business
(dollar estimates in millions)

Date	Instalment	Charge	Total	Instalment	Charge	Total
	<u>Total, All Trades</u>			<u>Motor Vehicle Dealers</u>		
1959 - March 31 ...	455.6	409.8	865.4	18.1	80.2	98.3
June 30	458.5	418.6	877.1	19.4	86.4	105.8
Sept. 30 ...	466.4	431.7	898.1	18.3	84.6	102.9
Dec. 31	523.8	468.7	992.5	16.9	77.4	94.3
1960 - March 31 ...	494.5	423.3	917.8	16.9	81.6	98.5
June 30	505.8	432.0	937.8	18.3	87.1	105.4
Sept. 30 ...	..	..	948.4	17.2	81.6	98.8
Dec. 31 ....	..	..	1,037.6	15.7	77.8	93.5
1961 - March 31 ...	..	..	960.5	16.8	78.1	94.9
	<u>Men's Clothing Stores</u>			<u>Family Clothing Stores</u>		
1959 - March 31 ...	4.7	9.1	13.8	10.5	8.6	19.1
June 30	4.9	9.4	14.3	10.5	8.6	19.1
Sept. 30 ...	4.7	8.7	13.4	10.5	8.8	19.3
Dec. 31	5.9	11.4	17.3	12.8	10.5	23.3
1960 - March 31 ...	4.9	9.8	14.7	11.0	8.6	19.6
June 30	5.1	9.9	15.0	11.1	9.2	20.3
Sept. 30 ...	4.9	9.1	14.0	10.7	9.3	20.0
Dec. 31	6.0	11.4	17.4	12.7	10.8	23.5
1961 - March 31 ...	5.4	9.9	15.3	11.3	9.0	20.3
	<u>Women's Clothing Stores</u>			<u>Hardware Stores</u>		
1959 - March 31 ...	2.3	9.3	11.6	6.6	22.0	28.6
June 30	2.5	9.0	11.5	7.3	26.4	33.7
Sept. 30 ...	2.6	9.9	12.5	8.0	27.1	35.1
Dec. 31	3.3	11.3	14.6	8.6	25.9	34.5
1960 - March 31 ...	2.8	10.0	12.8	8.4	22.6	31.0
June 30	2.8	10.0	12.8	9.0	26.3	35.3
Sept. 30 ...	2.7	10.7	13.4	9.6	27.2	36.8
Dec. 31	3.3	11.5	14.8	9.9	27.1	37.0
1961 - March 31 ...	2.7	10.1	12.8	9.4	23.5	32.9
	<u>Furniture, Appliance and Radio Stores</u>			<u>Jewellery Stores</u>		
1959 - March 31 ...	161.2	24.5	185.7	13.3	4.9	18.2
June 30	162.4	25.8	188.2	12.8	5.1	17.9
Sept. 30 ...	166.0	27.1	193.1	12.5	4.8	17.3
Dec. 31	172.9	28.6	201.5	16.6	7.8	24.4
1960 - March 31 ...	166.4	23.5	189.9	13.8	4.9	18.7
June 30	166.9	23.2	190.1	12.9	5.0	17.9
Sept. 30 ...	167.3	23.8	191.1	12.5	4.9	17.4
Dec. 31	173.1	25.2	198.3	16.1	7.6	23.7
1961 - March 31 ...	163.6	23.1	186.7	13.2	5.1	18.3

.. Not available

Accounts Receivable - by Kind of Business
(dollar estimates in millions)

Date	Instalment	Charge	Total	Instalment	Charge	Total
	<u>Fuel Dealers</u>			<u>Department Stores</u>		
1959 - March 31 ...	1.6	50.7	52.3	205.3	42.0	247.3
June 30	1.6	32.7	34.3	205.4	43.1	248.5
Sept. 30 ...	1.7	30.6	32.3	208.2	46.2	254.4
Dec. 31	2.0	45.1	47.1	250.5	63.6	314.1
1960 - March 31 ...	2.0	51.8	53.8	237.9	46.4	284.3
June 30	1.8	34.0	35.8	247.5	48.6	296.1
Sept. 30 ...	2.0	30.4	32.4	..	..	304.6
Dec. 31	2.5	49.4	51.9	..	..	364.1
1961 - March 31 ...	2.7	53.3	56.0	..	..	328.6
	<u>Grocery and Combination Stores (Independent)</u>			<u>General Stores</u>		
1959 - March 31 ...	..	..	33.4	..	..	27.4
June 30 ....	..	..	34.6	..	..	29.4
Sept. 30 ...	..	..	35.6	..	..	32.0
Dec. 31 ....	..	..	37.7	..	..	31.0
1960 - March 31 ...	..	..	34.7	..	..	28.5
June 30 ....	..	..	35.3	..	..	31.9
Sept. 30 ...	..	..	35.4	..	..	33.7
Dec. 31 ....	..	..	37.6	..	..	31.8
1961 - March 31 ...	..	..	35.0	..	..	29.1
	<u>Garages and Filling Stations</u>			<u>All Other Trades</u>		
1959 - March 31 ...	..	..	27.3	31.7	70.7	102.4
June 30 ....	..	..	28.3	31.1	80.4	111.5
Sept. 30 ...	..	..	28.6	33.2	88.4	121.6
Dec. 31 ....	..	..	26.2	33.4	93.1	126.5
1960 - March 31 ...	..	..	26.1	29.6	75.6	105.2
June 30 ....	..	..	28.9	29.6	83.4	113.0
Sept. 30 ...	..	..	29.3	31.1	90.4	121.5
Dec. 31 ....	..	..	28.0	30.7	85.3	116.0
1961 - March 31 ...	..	..	27.0	28.9	74.7	103.6

.. Not available

CREDIT STATISTICS

May 1961

Credit statistics, available from a number of sources, are summarized in Table 1. These data represent the amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Table 1 shows the total owing to the selected holders which includes "commercial" credit in some cases. For this reason the figures should not be construed as solely consumer credit.

Table 2 provides some detail on the retail financing of sales finance companies. This "retail" financing is that extended to the individual purchaser of goods mainly through retail channels.

Table 3 shows the amount of financing carried on by sales finance companies in the field of motor vehicles. This is a special survey of all sales finance companies handling motor vehicle paper and provides results by provinces.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.



Industry and Merchandising Division

6542-501-51

Table No. 1

Balances Outstanding on Credit Extended

(millions of dollars)
Selected Holders

Date	Sales Finance Companies (retail)		Small Loan Companies		Depart- ment Stores	Furniture, Appliance Stores
	Consumer goods	Commer- cial goods	Cash loans	Instal- ment credit		
	1	2	3	4	5	6
End of:						
1953	516	184	173	3	167	138
4	492	164	209	6	186	156
5	599	192	273	6	226	175
6	756	279	343	13	244	189
7	780	288	347	15	262	195
8	768	257	382	19	282	197
9	806	344	446	38	314	202
1960 - Feb.	788	347	447	41	288	193
- Mar.	790	351	453	40	284	190
- Apr.	804	360	463	42	290	189
- May	826	375	470	44	295	190
- June	843	392	479	46	296	190
- July	853	393	485	47	292	188
- Aug.	854	396	489	47	294	188
- Sept.	849	396	490	47	305	191
- Oct.	840	392	494	47	313	192
- Nov.	837	382	494	46	328	193
- Dec.	825	379	503	46	364	198
1961 - Jan.	808	376	500	44	350	192
- Feb.	794	371	500	43	335	190
- Mar.	785	373	504	42	329	187
- Apr.	786	375	510	41	328	186
- May	791	388	515	41	331	186

.. Not available

Sources - Bank of Canada, Dominion Bureau of Statistics, Department of Finance,
Department of Agriculture.

Footnotes

1. Conditional sale agreements held in connection with the retail purchases of consumers' goods.
2. Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
3. Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
4. Conditional sale agreements held in connection with the retail purchases of consumers' goods.
5. The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.

Table No. 1

Balances Outstanding on Credit Extended

(millions of dollars)
Selected Holders

Chartered Banks Personal Loans			Sub- Total (excl. col.2)	Life Insurance Companies' Policy Loans	Quebec Savings Banks' Loans	Other Retail Dealers (ex. dept., furniture and appliance stores)		Oil Company Credit Cards	Credit Unions
Fully Secured	Home Improve- ment	Other				Instal- ment	Charge		
7	8	9	10	11	12	13	14	15	16
269	-	308	1,574	225	8	72	306	-	129
253	-	351	1,653	240	7	72	318	-	151
339	24	441	2,083	250	8	81	340	20	174
313	38	435	2,331	270	11	85	354	26	226
257	48	420	2,326	295	13	100	343	32	258
287	58	553	2,546	305	12	96	362	35	320
282	60	719	2,867	323	13	101	376	40	394
285	58	698	2,798	328	14				
284	55	710	2,806	331	14	90	353	37	..
291	56	731	2,866	333	15				
292	55	762	2,934	335	14				
290	56	789	2,989	338	16	92	360	42	..
287	56	798	3,006	339	17				
284	56	811	3,023	340	17				
284	55	826	3,047	343	18	91	362	51	..
278	55	840	3,059	344	15				
283	56	843	3,080	345	20				
286	56	857	3,135	345	14	97	378	44	..
281	56	863	3,094	347	19				
279	56	859	3,056	347	17				
283	56	873	3,059	349	17	90	355	39	..
284	56	901	3,072	350	18				
289	57	930	3,140	352	20				

7. Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.

10. Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

13-14. Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

15. Amount owing to oil companies, excluding commercial accounts.

16. Not available quarterly.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Table No. 2

Sales Finance Companies - Retail Instalment Financing

(millions of dollars)

Month	Consumer Goods				Commercial Goods				
	Passenger Cars	Other	Total		Commercial Vehicles	Other	Total		Total Retail
			Amount	% Change			Amount	% Change	
	1	2	3	4	5	6	7	8	9
	\$	\$	\$	%	\$	\$	\$	%	\$
Value of Contracts Financed during Month									
1960-Jan.	35.6	14.1	49.7	+ 1.6	9.3	12.1	21.4	+23.0	71.1
Feb.	49.1	14.6	63.7	+ 9.8	11.1	12.2	23.3	+20.7	87.0
Mar.	60.3	15.7	76.0	+ 8.1	12.1	14.1	26.2	+12.0	102.2
Apr.	67.1	15.7	82.8	- 4.5	13.3	16.8	30.1	+11.1	112.9
May	75.5	18.5	94.0	+ 6.9	17.8	20.3	38.1	+ 9.5	132.1
June	75.8	18.7	94.5	- 1.2	16.9	19.5	36.4	- 3.2	130.9
July	64.6	17.8	82.4	- 9.0	12.4	19.0	31.4	-18.9	113.8
Aug.	61.0	17.5	78.5	+ 1.0	13.9	18.0	31.9	- 3.6	110.4
Sept.	49.4	17.1	66.5	-13.9	13.1	15.9	29.0	-18.8	95.5
Oct.	47.0	18.8	65.8	-12.4	10.9	16.6	27.5	- 9.2	93.3
Nov.	47.1	19.9	67.0	- 2.6	11.4	14.2	25.6	- 9.5	92.6
Dec.	42.2	19.2	61.4	- 6.8	11.0	15.9	26.9	-10.0	88.3
1961-Jan.	36.7	14.0	50.7	+ 2.0	9.3	13.7	23.0	+ 7.5	73.7
Feb.	40.7	12.9	53.6	-15.9	8.2	11.6	19.8	-15.0	73.4
Mar.	47.0	13.6	61.2	-19.5	9.7	17.4	27.1	+ 3.4	88.3
Apr.	55.2	14.9	70.1	-15.3	12.1	14.9	27.0	-10.3	97.1
May	64.6	17.7	82.3	-12.4	14.6	20.8	35.4	- 7.1	117.7
Balances Outstanding at Month-End									
1960-Jan.	600.5	193.7	794.2	+ 6.6	136.2	207.7	343.9	+34.6	1,138.1
Feb.	596.3	191.7	788.0	+ 6.3	137.0	209.8	346.8	+37.9	1,134.8
Mar.	600.2	190.2	790.4	+ 6.3	137.8	212.9	350.7	+36.6	1,141.1
Apr.	613.3	191.0	804.3	+ 6.0	141.5	218.4	359.9	+37.0	1,164.2
May	632.5	193.2	825.7	+ 7.2	147.2	227.9	375.1	+32.4	1,200.8
June	650.2	192.4	842.6	+ 6.3	154.3	237.3	391.6	+32.8	1,234.2
July	660.9	191.6	852.5	+ 5.4	155.2	238.0	393.2	+26.8	1,245.7
Aug.	663.0	191.4	854.4	+ 5.1	156.2	239.4	395.6	+23.7	1,250.0
Sept.	656.5	192.7	849.2	+ 3.9	156.8	239.5	396.3	+19.8	1,245.5
Oct.	645.6	194.4	840.0	+ 2.5	154.8	237.5	392.3	+16.5	1,232.3
Nov.	637.2	199.4	836.6	+ 2.6	150.8	231.5	382.3	+12.7	1,218.9
Dec.	625.4	200.0	825.4	+ 2.5	148.9	230.3	379.2	+10.3	1,204.6
1961-Jan.	609.0	199.2	808.2	+ 1.8	147.3	228.7	376.0	+ 9.3	1,184.2
Feb.	598.1	195.8	793.9	+ 0.7	145.1	226.3	371.4	+ 7.1	1,165.3
Mar.	591.0	194.4	785.4	- 0.6	142.6	230.0	372.6	+ 6.2	1,158.0
Apr.	593.2	193.0	786.2	- 2.3	143.1	232.1	375.2	+ 4.3	1,161.4
May	597.0	194.5	791.5	- 4.1	147.3	240.3	387.6	+ 3.3	1,179.1

Table No. 2

Sales Finance Companies - Retail Instalment Financing (concl.)

(millions of dollars)

Month	Consumer Goods				Commercial Goods				
	Passenger Cars	Other	Total		Commer- cial Vehicles	Other	Total		Total Retail
			Amount	% Change			Amount	% Change	
1	2	3	4	5	6	7	8	9	
	\$	\$	\$	%	\$	\$	\$	%	\$
Repayments during Month									
1960-Jan.	44.6	16.5	61.1	-15.3	11.2	10.2	21.4	+11.5	82.5
Feb.	53.3	16.6	69.9	+13.5	10.3	10.1	20.4	-12.8	90.3
Mar.	56.4	17.2	73.6	+ 8.2	11.3	11.0	22.3	+23.2	95.9
Apr.	54.0	14.9	68.9	- 3.9	9.6	11.3	20.9	- 0.9	89.8
May	56.3	16.3	72.6	- 5.5	12.1	10.8	22.9	+61.3	95.5
June	58.1	19.5	77.6	+ 6.9	9.8	10.1	19.9	-23.5	97.5
July	53.9	18.6	72.5	- 2.7	11.5	18.3	29.8	+27.4	102.3
Aug.	58.9	17.7	76.6	+ 4.1	12.9	16.6	29.5	+26.1	106.1
Sept.	55.9	15.8	71.7	- 1.5	12.5	15.8	28.3	+14.6	100.0
Oct.	57.9	17.1	75.0	+ 3.4	12.9	18.6	31.5	+29.6	106.5
Nov.	55.5	14.9	70.4	- 3.4	15.4	20.2	35.6	+36.9	106.0
Dec.	54.0	18.6	72.6	- 4.3	12.9	17.1	30.0	+19.5	102.6
1961-Jan.	53.1	14.8	67.9	+11.1	10.9	15.3	26.2	+22.4	94.1
Feb.	51.6	16.3	67.9	- 2.9	10.4	14.0	24.4	+19.6	92.3
Mar.	54.7	15.0	69.7	- 5.3	12.2	13.7	25.9	+16.1	95.6
Apr.	53.0	16.3	69.3	+ 0.6	11.6	12.8	24.4	+16.7	93.7
May	60.8	16.2	77.0	+ 6.1	10.4	12.6	23.0	+ 0.4	100.0

Footnotes:

1. Passenger car financing includes cars sold for commercial as well as personal use.
2. Covers such lines as furniture, appliances, jewellery etc.
6. Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

Note: Repayments are estimated by adding balances outstanding at end of previous month to the paper purchased during the month and subtracting balances owing at end of current month.

Percentage change from same month previous year.

Motor Vehicle Credit Extended by Sales Finance Companies
 (Estimated number of units and value of motor vehicle contracts
 financed, in thousands of dollars)

Province	Number of Units			Amount of Financing (\$'000)		
	May 1960	May 1961	% Change Prev.Yr.	May 1960	May 1961	% Change Prev.Yr.
New Passenger Cars						
Atlantic Provinces	1,603	1,340	-16.4	3,439	3,005	-12.6
Quebec.....	5,483	5,640	+ 2.9	12,611	13,265	+ 5.2
Ontario.....	7,727	5,892	-23.7	17,759	13,849	-22.0
Manitoba.....	741	617	-16.7	1,833	1,474	-19.6
Saskatchewan.....	671	521	-22.4	1,519	1,205	-20.7
Alberta.....	1,278	972	-23.9	2,984	2,362	-20.8
British Columbia ¹	1,131	711	-37.1	2,634	1,741	-33.9
Canada.....	18,634	15,693	-15.8	42,779	36,901	-13.7
New Commercial Vehicles						
Atlantic Provinces	336	268	-20.2	1,306	1,050	-19.6
Quebec.....	666	712	+ 6.9	2,422	2,796	+15.4
Ontario.....	864	821	- 5.0	3,475	2,462	-29.2
Manitoba.....	117	72	-38.5	576	574	- 0.3
Saskatchewan.....	155	136	-12.3	638	444	-30.4
Alberta.....	430	296	-31.2	1,822	1,316	-27.8
British Columbia ¹	219	170	-22.4	1,172	918	-21.7
Canada.....	2,787	2,475	-11.2	11,411	9,560	-16.2
Used Passenger Cars						
Atlantic Provinces	2,845	2,374	-16.6	2,541	2,259	-11.1
Quebec.....	8,348	8,516	+ 2.0	8,409	8,181	- 2.7
Ontario.....	11,445	9,156	-20.0	12,071	9,450	-21.7
Manitoba.....	1,656	1,336	-19.3	1,862	1,434	-23.0
Saskatchewan.....	1,594	1,437	- 9.8	1,503	1,318	-12.3
Alberta.....	3,051	2,672	-12.4	3,110	2,688	-13.6
British Columbia ¹	2,822	2,182	-22.7	3,245	2,382	-26.6
Canada.....	31,761	27,673	-12.9	32,741	27,712	-15.4
Used Commercial Vehicles						
Atlantic Provinces	518	351	-32.2	498	344	-30.9
Quebec.....	988	943	- 4.6	1,296	1,185	- 8.6
Ontario.....	1,034	831	-19.6	1,371	1,299	- 5.3
Manitoba.....	205	145	-29.3	427	236	-44.7
Saskatchewan.....	290	276	- 4.8	323	273	-15.5
Alberta.....	728	623	-14.4	1,324	1,045	-21.1
British Columbia ¹	750	440	-41.3	1,162	669	-42.4
Canada.....	4,513	3,609	-20.0	6,401	5,051	-21.1

1. Includes Yukon and Northwest Territories

CREDIT STATISTICS

June 1961

Credit statistics, available from a number of sources, are summarized in Table 1. These data represent the amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Table 1 shows the total owing to the selected holders which includes "commercial" credit in some cases. For this reason the figures should not be construed as solely consumer credit.

Table 2 provides some detail on the retail financing of sales finance companies. This "retail" financing is that extended to the individual purchaser of goods mainly through retail channels.

Table 3 shows the amount of financing carried on by sales finance companies in the field of motor vehicles. This is a special survey of all sales finance companies handling motor vehicle paper and provides results by provinces.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Industry and Merchandising Division

6542-501-61

Table No. 1

Balances Outstanding on Credit Extended

(millions of dollars)
Selected Holders

Date	Sales Finance Companies (retail)		Small Loan Companies		Depart- ment Stores	Furniture, Appliance Stores
	Consumer goods	Commer- cial goods	Cash loans	Instal- ment credit		
	1	2	3	4	5	6
End of:						
1953	516	184	173	3	167	138
4	492	164	209	6	186	156
5	599	192	273	6	226	175
6	756	279	343	13	244	189
7	780	288	347	15	262	195
8	768	257	382	19	282	197
9	806	344	446	38	314	202
1960 - Mar.	790	351	453	40	284	190
- Apr.	804	360	463	42	290	189
- May	826	375	470	44	295	190
- June	843	392	479	46	296	190
- July	853	393	485	47	292	188
- Aug.	854	396	489	47	294	188
- Sept.	849	396	490	47	305	191
- Oct.	840	392	494	47	313	192
- Nov.	837	382	494	46	328	193
- Dec.	825	379	503	46	364	198
1961 - Jan.	808	376	500	44	350	192
- Feb.	794	371	500	43	335	190
- Mar.	785	373	504	42	329	187
- Apr.	786	375	510	41	328	186
- May	791	388	515	41	331	186
- June	800	393	522	41	333	187

.. Not available - r - revised

Sources - Bank of Canada, Dominion Bureau of Statistics, Department of Finance,
Department of Agriculture.Footnotes

1. Conditional sale agreements held in connection with the retail purchases of consumers' goods.
2. Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
3. Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
4. Conditional sale agreements held in connection with the retail purchases of consumers' goods.
5. The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.

Table No. 1

Balances Outstanding on Credit Extended

(millions of dollars)
Selected Holders

Chartered Banks Personal Loans			Sub- Total (excl. col.2)	Life Insurance Companies' Policy Loans	Quebec Savings Banks' Loans	Other Retail Dealers (ex. dept., furniture and appliance stores)		Oil Company Credit Cards	Credit Unions
Fully Secured	Home Improve- ment	Other				Instal- ment	Charge		
7	8	9	10	11	12	13	14	15	16
269	-	308	1,574	225	8	72	306	-	129
253	-	351	1,653	240	7	72	318	-	151
339	24	441	2,083	250	8	81	340	20	174
313	38	435	2,331	270	11	85	354	26	226
257	48	420	2,326	295	13	100	343	32	258
287	58	553	2,546	305	12	96	362	35	320
282	60	719	2,867	323	13	101	376	40	394
284	55	710	2,806	331	14	90	353	37	..
291	56	731	2,866	333	15				
292	55	762	2,934	335	14				
290	56	789	2,989	338	16	92	360	42	..
287	56	798	3,006	339	17				
284	56	811	3,023	340	17				
284	55	826	3,047	343	18	91	362	51	..
278	55	840	3,059	344	15				
283	56	843	3,080	345	20				
286	56	857	3,135	345	14	97	378	44	..
281	56	863	3,094	347	19				
279	56	859	3,056	347	17				
283	56	873	3,059	349	17	90	355	39	..
286 ^r	56	904 ^r	3,077 ^r	350	18				
292 ^r	57	935	3,148	352	20				
303	61	949	3,196	353	18			45	

7. Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
10. Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).
- 13-14. Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.
15. Amount owing to oil companies, excluding commercial accounts.
16. Not available quarterly.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Table No. 2

Sales Finance Companies - Retail Instalment Financing

(millions of dollars)

Month	Consumer Goods				Commercial Goods				
	Passenger Cars	Other	Total		Commer- cial Vehicles	Other	Total		Total Retail
			Amount	% Change			Amount	% Change	
	1	2	3	4	5	6	7	8	9
	\$	\$	\$	%	\$	\$	\$	%	\$
Value of Contracts Financed during Month									
1960-Feb.	49.1	14.6	63.7	+ 9.8	11.1	12.2	23.3	+20.7	87.0
Mar.	60.3	15.7	76.0	+ 8.1	12.1	14.1	26.2	+12.0	102.2
Apr.	67.1	15.7	82.8	- 4.5	13.3	16.8	30.1	+11.1	112.9
May	75.5	18.5	94.0	+ 6.9	17.8	20.3	38.1	+ 9.5	132.1
June	75.8	18.7	94.5	- 1.2	16.9	19.5	36.4	- 3.2	130.9
July	64.6	17.8	82.4	- 9.0	12.4	19.0	31.4	-18.9	113.8
Aug.	61.0	17.5	78.5	+ 1.0	13.9	18.0	31.9	- 3.6	110.4
Sept.	49.4	17.1	66.5	-13.9	13.1	15.9	29.0	-18.8	95.5
Oct.	47.0	18.8	65.8	-12.4	10.9	16.6	27.5	- 9.2	93.3
Nov.	47.1	19.9	67.0	- 2.6	11.4	14.2	25.6	- 9.5	92.6
Dec.	42.2	19.2	61.4	- 6.8	11.0	15.9	26.9	-10.0	88.3
1961-Jan.	36.7	14.0	50.7	+ 2.0	9.3	13.7	23.0	+ 7.5	73.7
Feb.	40.7	12.9	53.6	-15.9	8.2	11.6	19.8	-15.0	73.4
Mar.	47.6	13.6	61.2	-19.5	9.7	17.4	27.1	+ 3.4	88.3
Apr.	55.2	14.9	70.1	-15.3	12.1	14.9	27.0	-10.3	97.1
May	64.6	17.7	82.3	-12.4	14.6	20.8	35.4	- 7.1	117.7
June	61.9	16.7	78.6	-15.8	12.8	20.2	33.0	- 9.3	111.6
Balances Outstanding at Month-End									
1960-Feb.	596.3	191.7	788.0	+ 6.3	137.0	209.8	346.8	+37.9	1,134.8
Mar.	600.2	190.2	790.4	+ 6.3	137.8	212.9	350.7	+36.6	1,141.1
Apr.	613.3	191.0	804.3	+ 6.0	141.5	218.4	359.9	+37.0	1,164.2
May	632.5	193.2	825.7	+ 7.2	147.2	227.9	375.1	+32.4	1,200.8
June	650.2	192.4	842.6	+ 6.3	154.3	237.3	391.6	+32.8	1,234.2
July	660.9	191.6	852.5	+ 5.4	155.2	238.0	393.2	+26.8	1,245.7
Aug.	663.0	191.4	854.4	+ 5.1	156.2	239.4	395.6	+23.7	1,250.0
Sept.	656.5	192.7	849.2	+ 3.9	156.8	239.5	396.3	+19.8	1,245.5
Oct.	645.6	194.4	840.0	+ 2.5	154.8	237.5	392.3	+16.5	1,232.3
Nov.	637.2	199.4	836.6	+ 2.6	150.8	231.5	382.3	+12.7	1,218.9
Dec.	625.4	200.0	825.4	+ 2.5	148.9	230.3	379.2	+10.3	1,204.6
1961-Jan.	609.0	199.2	808.2	+ 1.8	147.3	228.7	376.0	+ 9.3	1,184.2
Feb.	598.1	195.8	793.9	+ 0.7	145.1	226.3	371.4	+ 7.1	1,165.3
Mar.	591.0	194.4	785.4	- 0.6	142.6	230.0	372.6	+ 6.2	1,158.0
Apr.	593.2	193.0	786.2	- 2.3	143.1	232.1	375.2	+ 4.3	1,161.4
May	597.0	194.5	791.5	- 4.1	147.3	240.3	387.6	+ 3.3	1,179.1
June	605.7	193.8	799.5	- 5.1	148.6	244.7	393.3	+ 0.4	1,192.8

Table No. 2

Sales Finance Companies - Retail Instalment Financing (concl.)

(millions of dollars)

Month	Consumer Goods				Commercial Goods				
	Passenger Cars	Other	Total		Commercial Vehicles	Other	Total		Total Retail
			Amount	% Change			Amount	% Change	
	1	2	3	4	5	6	7	8	9
	\$	\$	\$	%	\$	\$	\$	%	\$
Repayments during Month									
1960-Feb.	53.3	16.6	69.9	+13.5	10.3	10.1	20.4	-12.8	90.3
Mar.	56.4	17.2	73.6	+ 8.2	11.3	11.0	22.3	+23.2	95.9
Apr.	54.0	14.9	68.9	- 3.9	9.6	11.3	20.9	- 0.9	89.8
May	56.3	16.3	72.6	- 5.5	12.1	10.8	22.9	+61.3	95.5
June	58.1	19.5	77.6	+ 6.9	9.8	10.1	19.9	-23.5	97.5
July	53.9	18.6	72.5	- 2.7	11.5	18.3	29.8	+27.4	102.3
Aug.	58.9	17.7	76.6	+ 4.1	12.9	16.6	29.5	+26.1	106.1
Sept.	55.9	15.8	71.7	- 1.5	12.5	15.8	28.3	+14.6	100.0
Oct.	57.9	17.1	75.0	+ 3.4	12.9	18.6	31.5	+29.6	106.5
Nov.	55.5	14.9	70.4	- 3.4	15.4	20.2	35.6	+36.9	106.0
Dec.	54.0	18.6	72.6	- 4.3	12.9	17.1	30.0	+19.5	102.6
1961-Jan.	53.1	14.8	67.9	+11.1	10.9	15.3	26.2	+22.4	94.1
Feb.	51.6	16.3	67.9	- 2.9	10.4	14.0	24.4	+19.6	92.3
Mar.	54.7	15.0	69.7	- 5.3	12.2	13.7	25.9	+16.1	95.6
Apr.	53.0	16.3	69.3	+ 0.6	11.6	12.8	24.4	+16.7	93.7
May	60.8	16.2	77.0	+ 6.1	10.4	12.6	23.0	+ 0.4	100.0
June	53.2	17.4	70.6	- 9.0	11.5	15.8	27.3	+37.2	97.9

Footnotes:

1. Passenger car financing includes cars sold for commercial as well as personal use.
2. Covers such lines as furniture, appliances, jewellery etc.
6. Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

Note: Repayments are estimated by adding balances outstanding at end of previous month to the paper purchased during the month and subtracting balances owing at end of current month.

Percentage change from same month previous year.

Table No. 3

Motor Vehicle Credit Extended by Sales Finance Companies
(Estimated number of units and value of motor vehicle contracts
financed, in thousands of dollars)

Province	Number of Units			Amount of Financing (\$'000)		
	June 1960	June 1961	% Change Prev.Yr.	June 1960	June 1961	% Change Prev.Yr.
New Passenger Cars						
Atlantic Provinces	1,473	1,300	-11.7	3,186	2,908	- 8.7
Quebec.....	5,197	5,274	+ 1.5	11,949	12,369	+ 3.5
Ontario.....	7,739	5,681	-26.6	17,530	13,397	-23.6
Manitoba.....	891	500	-43.9	2,100	1,214	-42.2
Saskatchewan.....	713	500	-29.9	1,611	1,156	-28.2
Alberta.....	1,396	1,087	-22.1	3,354	2,691	-19.8
British Columbia ⁵	1,145	712	-37.8	2,744	1,704	-37.9
Canada.....	18,554	15,054	-18.9	42,474	35,439	-16.6
New Commercial Vehicles						
Atlantic Provinces	326	262	-19.6	1,159	991	-14.5
Quebec.....	611	629	+ 2.9	2,532	2,517	- 0.6
Ontario.....	789	615	-22.1	3,320	2,413	-27.3
Manitoba.....	118	72	-39.0	586	269	-54.1
Saskatchewan.....	118	99	-16.1	433	427	- 1.4
Alberta.....	394	274	-30.5	1,758	1,045	-40.6
British Columbia ⁵	217	144	-33.6	1,345	684	-49.1
Canada.....	2,573	2,095	-18.6	11,133	8,346	-25.0
Used Passenger Cars						
Atlantic Provinces	2,942	2,324	-21.0	2,685	2,186	-18.6
Quebec.....	8,065	7,668	- 4.9	7,933	7,407	- 6.6
Ontario.....	11,762	8,963	-23.8	12,489	9,267	-25.8
Manitoba.....	2,056	1,252	-39.1	2,238	1,328	-40.7
Saskatchewan.....	1,744	1,283	-26.4	1,596	1,157	-27.5
Alberta.....	3,436	2,658	-22.6	3,499	2,827	-19.2
British Columbia ⁵	2,665	2,120	-20.5	2,915	2,307	-20.9
Canada.....	32,670	26,268	-19.6	33,355	26,479	-20.6
Used Commercial Vehicles						
Atlantic Provinces	450	401	-10.9	511	397	-22.3
Quebec.....	779	828	+ 6.3	981	1,205	+22.8
Ontario.....	940	764	-18.7	1,283	1,126	-12.2
Manitoba.....	214	118	-44.9	391	166	-57.5
Saskatchewan.....	246	172	-30.1	309	205	-33.7
Alberta.....	737	585	-20.6	1,256	770	-38.7
British Columbia ⁵	507	392	-22.7	1,026	561	-45.3
Canada.....	3,873	3,260	-15.8	5,757	4,430	-23.1

1. Includes Yukon and Northwest Territories

Sales Finance Companies

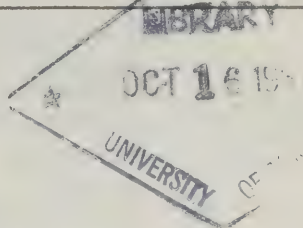
	Wholesale			Average Repayment Terms on Retail Paper Purchased			
	Paper Purchased	Estimated Repay- ments	Balances Out- standing (end of period)	Passenger Cars and Commercial Vehicles		Other Consumer Goods	Other Comm. & Indus- trial Goods
				New	Used		
	millions of dollars			months			
Calendar Years							
1956	1,213	..	182	..	..	..	..
1957	1,185	1,165	202	..	..	..	..
1958	1,105	1,116	191	24.1	17.0	20.1	25.1
1959	1,307	1,301	197	25.2	17.6	23.2	26.9
Quarterly							
1959 - III	234	320	168	25.9	17.6	24.8	26.3
IV	295	266	197	25.3	17.3	21.0	26.8
1960 - I	379	291	284	25.4	17.8	22.1	27.7
II	443	457	270	25.9	17.8	23.7	26.9
III	197	304	163	26.8	17.6	24.5	28.3
IV	404	334	233	25.6	17.3	22.8	28.7
1961 - I	304	280	257	25.7	18.1	22.8	30.1
II	366	401	222	26.4	17.8	26.7	26.6

.. Not Available



CREDIT STATISTICS

July 1961



Credit statistics, available from a number of sources, are summarized in Table 1. These data represent the amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Table 1 shows the total owing to the selected holders which includes "commercial" credit in some cases. For this reason the figures should not be construed as solely consumer credit.

Table 2 provides some detail on the retail financing of sales finance companies. This "retail" financing is that extended to the individual purchaser of goods mainly through retail channels.

Table 3 shows the amount of financing carried on by sales finance companies in the field of motor vehicles. This is a special survey of all sales finance companies handling motor vehicle paper and provides results by provinces.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Note: The 1960 and 1961 data contained in this report may differ from that shown in previous reports due to revisions; the 1960 data is now final while the 1961 sales figures will be finalized in 1962.

Industry and Merchandising Division

Balances Outstanding on Credit Extended

(millions of dollars)
Selected Holders

Date	Sales Finance Companies (retail)		Small Loan Companies		Depart- ment Stores	Furniture, Appliance Stores
	Consumer goods	Commer- cial goods	Cash loans	Instal- ment credit		
	1	2	3	4	5	6
End of:						
1953	516	184	173	3	167	138
4	492	164	209	6	186	156
5	599	192	273	6	226	175
6	756	279	343	13	244	189
7	780	288	347	15	262	195
8	768	257	382	19	282	197
9	806	344	446	38	314	202
1960 - Jan.	794	345	446	39	303	197
- Feb.	789	349	447	41	288	193
- Mar.	791	354	453	40	284	190
- Apr.	805	365	464	42	290	189
- May	827	381	470	44	295	190
- June	844	399	479	45	296	190
- July	854	401	485	46	292	188
- Aug.	856	405	489	47	294	188
- Sept.	851	407	490	47	305	191
- Oct.	842	404	494	47	313	192
- Nov.	839	395	494	46	328	193
- Dec.	828	393	504	45	364	198
1961 - Jan.	809	391	499	45	350	190
- Feb.	794	386	499	44	335	188
- Mar.	785	388	503	43	329	185
- Apr.	786	391	508	42	328	184
- May	791	404	514	42	331	185
- June	799	410	520	42	333	185
- July	810*	412	523	37*	325	186

.. Not available - r - revised

Sources - Bank of Canada, Dominion Bureau of Statistics, Department of Finance,
Department of Agriculture.Footnotes

1. Conditional sale agreements held in connection with the retail purchases of consumers' goods.
2. Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
3. Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
4. Conditional sale agreements held in connection with the retail purchases of consumers' goods.
5. The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.

* Decrease in instalment credit of small loan companies and increase in the financing of consumer goods by sales finance companies (retail) is due in part to a transfer of paper purchased from one category to another.

Table No. 1

Balances Outstanding on Credit Extended

(millions of dollars)
Selected Holders

Chartered Banks Personal Loans			Sub- Total (excl. col.2)	Life Insurance Companies' Policy Loans	Quebec Savings Banks' Loans	Other Retail Dealers (ex. dept., furniture and appliance stores)		Oil Company Credit Cards	Credit Unions
Fully Secured	Home Improve- ment	Other				Instal- ment	Charge		
7	8	9	10	11	12	13	14	15	16
269	-	308	1,574	225	8	72	306	-	129
253	-	351	1,653	240	7	72	318	-	151
339	24	441	2,083	250	8	81	340	20	174
313	38	435	2,331	270	11	85	354	26	226
257	48	420	2,326	295	13	100	343	32	258
287	58	553	2,546	305	12	96	362	35	320
282	60	719	2,867	323	13	101	376	40	394
282	59	703	2,823	325	16				
285	58	698	2,799	328	14				
284	55	710	2,807	331	14	90	353	37	..
291	56	731	2,868	333	15				
292	55	762	2,935	335	14				
290	56	789	2,989	338	16	92	360	42	..
287	56	798	3,006	339	17				
284	56	811	3,025	340	17				
284	55	826	3,049	343	18	91	362	51	..
278	55	840	3,061	344	15				
283	56	843	3,082	344	20				
286	56	857	3,138	344	14	97	378	44	..
281	56	863	3,093	347	19				
279	56	859	3,054	347	17				
283	56	873	3,057	349	17	93	354	39	..
286	56	904	3,094	350	18				
292	57	935	3,147	352	20				
303	61	949	3,192	353	18	93	369	45	..
313	61	972	3,227	354	19				

7. Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.

10. Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

13-14. Series excludes trades extending credit largely to commercial users, i.e., farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

15. Amount owing to oil companies, excluding commercial accounts.

16. Not available quarterly.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sales Finance Companies - Retail Instalment Financing

(millions of dollars)

Month	Consumer Goods				Commercial Goods				
	Passenger Cars	Other	Total		Commercial Vehicles	Other	Total		Total Retail
			Amount	% Change			Amount	% Change	
	1	2	3	4	5	6	7	8	9
	\$	\$	\$	%	\$	\$	\$	%	\$
Value of Contracts Financed during Month									
1960-Jan.	36.0	13.7	49.7	+ 1.7	9.3	13.2	22.5	+29.6	72.2
Feb.	49.4	14.1	63.5	+ 9.5	11.2	13.3	24.5	+26.9	88.0
Mar.	60.6	15.2	75.8	+ 7.8	12.2	15.3	27.5	+17.8	103.3
Apr.	67.1	15.3	82.4	- 5.0	13.4	18.3	31.7	+16.9	114.1
May	75.7	18.0	93.7	+ 6.6	17.9	22.1	40.0	+14.9	133.7
June	75.9	18.2	94.1	- 1.5	17.0	21.3	38.3	+ 1.9	132.4
July	64.7	17.3	82.0	- 9.4	12.5	20.7	33.2	-14.3	115.2
Aug.	61.1	17.0	78.1	+ 0.5	14.1	19.6	33.7	+ 1.9	111.8
Sept.	49.4	16.6	66.0	-14.5	12.9	17.3	30.2	-15.6	96.2
Oct.	47.0	18.3	65.3	-13.0	11.0	18.0	29.0	- 4.1	94.3
Nov.	47.2	19.3	66.5	- 3.4	11.5	15.5	27.0	- 4.7	93.5
Dec.	42.2	18.6	60.8	- 7.7	11.1	17.3	28.4	- 5.1	89.2
1961-Jan.	36.7	13.2	49.9	+ 0.4	9.3	14.1	23.4	+ 4.0	73.3
Feb.	40.7	12.1	52.8	-16.9	8.2	12.0	20.2	-17.6	73.0
Mar.	47.6	12.9	60.5	-20.2	9.7	17.9	27.6	+ 0.4	88.1
Apr.	55.2	14.1	69.3	-15.9	12.1	15.6	27.7	-12.6	97.0
May	64.6	16.8	81.4	-13.1	14.6	21.4	36.0	-10.0	117.4
June	61.9	15.8	77.7	-17.4	12.8	21.1	33.9	-11.5	111.6
July	58.5	20.2*	78.7	- 4.0	11.0	17.7	28.7	-13.6	107.4
Balances Outstanding at Month-End									
1960-Jan.	600.4	194.0	794.4	+ 6.6	136.4	208.7	345.1	+35.1	1,139.5
Feb.	596.2	192.3	788.5	+ 6.3	137.3	211.8	349.1	+38.8	1,137.6
Mar.	600.0	191.1	791.1	+ 6.4	138.3	215.9	354.2	+38.0	1,145.3
Apr.	613.1	192.2	805.3	+ 6.1	142.1	222.4	364.5	+38.8	1,169.8
May	632.2	194.7	826.9	+ 7.4	148.0	232.9	380.9	+34.5	1,207.8
June	649.9	194.2	844.1	+ 6.5	155.3	243.3	398.6	+35.2	1,242.7
July	660.5	193.7	854.2	+ 5.6	156.3	245.0	401.3	+29.4	1,255.5
Aug.	662.6	193.8	856.4	+ 5.4	157.5	247.4	404.9	+26.6	1,261.3
Sept.	656.0	195.4	851.4	+ 4.2	158.2	248.5	406.7	+22.9	1,258.1
Oct.	645.1	197.4	842.5	+ 2.8	156.4	247.5	403.9	+19.9	1,246.4
Nov.	636.6	202.7	839.3	+ 2.9	152.6	242.5	395.1	+16.5	1,234.4
Dec.	624.7	203.7	828.4	+ 2.8	150.8	242.6	393.4	+14.4	1,221.8
1961-Jan.	607.1	202.0	809.1	+ 1.9	149.2	242.2	391.4	+13.4	1,200.5
Feb.	596.1	197.8	793.9	+ 0.7	146.8	239.7	386.5	+10.7	1,180.4
Mar.	588.9	196.2	785.1	- 0.8	144.3	243.5	387.8	+ 9.5	1,172.9
Apr.	591.1	194.7	785.8	- 2.4	144.8	245.8	390.6	+ 7.2	1,176.4
May	595.0	196.1	791.1	- 4.3	149.1	254.4	403.5	+ 5.9	1,194.6
June	603.7	195.4	799.1	- 5.3	150.5	259.2	409.7	+ 2.8	1,208.8
July	609.7	200.3*	810.0	- 5.2	150.3	261.3	411.6	+ 2.6	1,221.6

*See note at bottom of page 2.

Table No. 2

Sales Finance Companies - Retail Instalment Financing (concl.)

(millions of dollars)

Month	Consumer Goods				Commercial Goods				
	Passenger Cars	Other	Total		Commer- cial Vehicles	Other	Total		Total Retail
			Amount	% Change			Amount	% Change	
	1	2	3	4	5	6	7	8	9
	\$	\$	\$	%	\$	\$	\$	%	\$
Repayments during Month									
1960-Jan.	45.1	15.8	60.9	-15.5	11.0	10.3	21.3	+10.8	82.2
Feb.	53.6	15.8	69.4	+12.7	10.3	10.2	20.5	-12.3	89.9
Mar.	56.8	16.4	73.2	+ 7.7	11.2	11.2	22.4	+23.5	95.6
Apr.	54.0	14.2	68.2	- 4.9	9.6	11.8	21.4	+ 1.4	89.6
May	56.6	15.5	72.1	- 6.3	12.0	11.6	23.6	+66.2	95.7
June	58.2	18.7	76.9	+ 5.8	9.7	10.9	20.6	-20.7	97.5
July	54.1	17.8	71.9	- 3.5	11.5	19.0	30.5	+30.3	102.4
Aug.	59.0	16.9	75.9	+ 3.2	12.9	17.2	30.1	+28.4	106.0
Sept.	56.0	15.0	71.0	- 2.6	12.2	16.2	28.4	+14.7	99.4
Oct.	57.9	16.3	74.2	+ 2.3	12.8	19.0	31.8	+30.7	106.0
Nov.	55.7	14.0	69.7	- 4.4	15.3	20.5	35.8	+37.7	105.5
Dec.	54.1	17.6	71.7	- 5.5	12.9	17.2	30.1	+19.8	101.8
1961-Jan.	54.3	14.9	69.2	+13.6	10.9	14.5	25.4	+19.2	94.6
Feb.	51.7	16.3	68.0	- 2.0	10.6	14.5	25.1	+22.4	93.1
Mar.	54.8	14.5	69.3	- 5.3	12.2	14.1	26.3	+17.4	95.6
Apr.	53.0	15.6	68.6	+ 0.6	11.6	13.3	24.9	+16.4	93.5
May	60.7	15.4	76.1	+ 5.5	10.3	12.8	23.1	- 2.1	99.2
June	53.2	16.5	69.7	- 9.4	11.4	16.3	27.7	+34.5	97.4
July	52.5	15.3	67.8	- 5.7	11.2	15.6	26.8	-12.1	94.6

Footnotes:

1. Passenger car financing includes cars sold for commercial as well as personal use.
2. Covers such lines as furniture, appliances, jewellery etc.
6. Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

Note: Repayments are estimated by adding balances outstanding at end of previous month to the paper purchased during the month and subtracting balances owing at end of current month.

Percentage change from same month previous year.

Table No. 3

Motor Vehicle Credit Extended by Sales Finance Companies
 (Estimated number of units and value of motor vehicle contracts
 financed, in thousands of dollars)

Province	Number of Units			Amount of Financing (\$'000)		
	July (2) 1960	July 1961	% Change Prev.Yr.	July 1960	July 1961	% Change Prev.Yr.
New Passenger Cars						
Atlantic Provinces	1,286	1,276	- 0.8	2,693	2,824	+ 4.9
Quebec.....	4,563	5,131	+12.4	10,400	11,783	+13.3
Ontario.....	6,312	5,743	- 9.0	14,187	13,086	- 7.8
Manitoba.....	620	656	+ 5.8	1,468	1,606	+ 9.4
Saskatchewan.....	588	448	-23.8	1,303	1,005	-22.9
Alberta.....	1,155	817	-29.3	2,694	1,951	-27.6
British Columbia ¹	946	816	-13.7	2,226	1,988	-10.7
Canada.....	15,470	14,887	- 3.8	34,971	34,243	- 2.1
New Commercial Vehicles						
Atlantic Provinces	267	227	-15.0	1,094	823	-24.8
Quebec.....	532	568	+ 6.8	2,107	2,328	+10.5
Ontario.....	568	528	- 7.0	1,920	1,938	+ 0.9
Manitoba.....	100	51	-49.0	606	211	-65.2
Saskatchewan.....	93	82	-11.8	343	278	-19.0
Alberta.....	266	248	- 6.8	1,106	957	-13.5
British Columbia ¹	180	164	- 8.9	817	785	- 3.9
Canada.....	2,006	1,868	- 6.9	7,993	7,320	- 8.4
Used Passenger Cars						
Atlantic Provinces	2,602	2,240	-13.9	2,323	2,145	- 7.7
Quebec.....	7,453	7,105	- 4.7	7,121	6,748	- 5.2
Ontario.....	10,325	8,581	-16.9	10,959	8,642	-21.1
Manitoba.....	1,924	1,091	-43.3	2,431	1,137	-53.2
Saskatchewan.....	1,486	1,162	-21.8	1,366	1,011	-26.0
Alberta.....	2,678	2,400	-10.4	2,737	2,429	-11.3
British Columbia ¹	2,475	1,928	-22.1	2,755	2,166	-21.4
Canada.....	28,943	24,507	-15.3	29,692	24,278	-18.2
Used Commercial Vehicles						
Atlantic Provinces	370	364	- 1.6	321	416	+29.6
Quebec.....	715	662	- 7.4	894	949	+ 6.2
Ontario.....	749	609	-18.7	1,022	991	- 3.0
Manitoba.....	159	108	-32.1	337	192	-43.0
Saskatchewan.....	221	163	-26.2	337	203	-39.8
Alberta.....	545	451	-17.2	840	515	-38.7
British Columbia ¹	414	340	-17.9	791	427	-46.0
Canada.....	3,173	2,697	-15.0	4,542	3,693	-18.7

1. Includes Yukon and Northwest Territories

2. Revised

Sales Finance Companies

	Wholesale			Average Repayment Terms on Retail Paper Purchased			
	Paper Purchased	Estimated Repay- ments	Balances Out- standing (end of period)	Passenger Cars and Commercial Vehicles		Other Consumer Goods	Other Comm. & Indus- trial Goods
				New	Used		
	millions of dollars			months			
Calendar Years							
1956	1,213	..	182	..	..	..	..
1957	1,185	1,165	202	..	..	..	..
1958	1,105	1,116	191	24.1	17.0	20.1	25.1
1959	1,307	1,301	197	25.2	17.6	23.2	26.9
Quarterly							
1959 - II	418	424	254	25.0	17.9	25.2	26.8
III	234	320	168	25.9	17.6	24.8	26.3
IV	295	266	197	25.3	17.3	21.0	26.8
1960 - I	379	293	283	25.4	17.8	22.1	27.7
II	422	437	268	25.9	17.8	23.7	26.9
III	196	304	160	26.8	17.6	24.5	28.3
IV	357	288	229	25.6	17.3	22.8	28.7
1961 - I	303	277	255	25.7	18.1	22.8	30.1
II	366	400	221	26.4	17.8	26.7	26.6

.. Not available

Accounts Receivable - Retail Dealers

Percentage Change - June 30, 1961 over June 30, 1960

Trade	Instalment Receivables	Charge Account Receivables	Total Receivables
TOTAL, ALL TRADES .....	..	..	+ 4.5
Department Stores .....	..	..	+12.3
Motor Vehicle Dealers	(1)	- 1.3	- 1.0
Men's Clothing Stores	+ 5.9	(1)	+ 2.0
Family Clothing Stores	+ 0.9	+ 2.2	+ 1.5
Women's Clothing Stores	- 3.6	- 2.0	- 2.3
Hardware Stores	+ 5.6	+ 3.8	+ 4.2
Furniture, Appliance and Radio Stores	- 2.8	- 0.9	- 2.5
Jewellery Stores	- 3.9	+ 8.0	- 0.6
Grocery and Combination (Independent) Stores .....	..	..	+ 1.4
General Stores .....	..	..	+ 2.5
Fuel Dealers	+27.8	+ 9.1	+10.1
Garages and Filling Stations	..	..	+ 5.9

.. Not available

(1) No change

Accounts Receivable - by Kind of Business
(dollar estimates in millions)

Date	Instalment	Charge	Total	Instalment	Charge	Total
	<u>Total, All Trades</u>			<u>Motor Vehicle Dealers</u>		
1959 - June 30	458.5	418.6	877.1	19.4	86.4	105.8
Sept. 30 ...	466.4	431.7	898.1	18.3	84.6	102.9
Dec. 31	523.8	468.7	992.5	16.9	77.4	94.3
1960 - March 31 ...	494.5	423.3	917.8	16.9	81.6	98.5
June 30	505.8	432.0	937.8	18.3	87.1	105.4
Sept. 30 ...	..	..	948.4	17.2	81.6	98.8
Dec. 31 ....	..	..	1,037.6	15.7	77.8	93.5
1961 - March 31 ...	..	..	960.8	16.8	78.1	94.9
June 30 ....	..	..	979.9	18.3	86.0	104.3
	<u>Men's Clothing Stores</u>			<u>Family Clothing Stores</u>		
1959 - June 30	4.9	9.4	14.3	10.5	8.6	19.1
Sept. 30 ...	4.7	8.7	13.4	10.5	8.8	19.3
Dec. 31	5.9	11.4	17.3	12.8	10.5	23.3
1960 - March 31 ...	4.9	9.8	14.7	11.0	8.6	19.6
June 30	5.1	9.9	15.0	11.1	9.2	20.3
Sept. 30 ...	4.9	9.1	14.0	10.7	9.3	20.0
Dec. 31	6.0	11.4	17.4	12.7	10.8	23.5
1961 - March 31 ...	5.4	9.9	15.3	11.3	9.0	20.3
June 30	5.4	9.9	15.3	11.2	9.4	20.6
	<u>Women's Clothing Stores</u>			<u>Hardware Stores</u>		
1959 - June 30	2.5	9.0	11.5	7.3	26.4	33.7
Sept. 30 ...	2.6	9.9	12.5	8.0	27.1	35.1
Dec. 31	3.3	11.3	14.6	8.6	25.9	34.5
1960 - March 31 ...	2.8	10.0	12.8	8.4	22.6	31.0
June 30	2.8	10.0	12.8	9.0	26.3	35.3
Sept. 30 ...	2.7	10.7	13.4	9.6	27.2	36.8
Dec. 31	3.3	11.5	14.8	9.9	27.1	37.0
1961 - March 31 ...	2.7	10.1	12.8	9.4	23.5	32.9
June 30	2.7	9.8	12.5	9.5	27.3	36.8
	<u>Furniture, Appliance and Radio Stores</u>			<u>Jewellery Stores</u>		
1959 - June 30	162.4	25.8	188.2	12.8	5.1	17.9
Sept. 30 ...	166.0	27.1	193.1	12.5	4.8	17.3
Dec. 31	172.9	28.6	201.5	16.6	7.8	24.4
1960 - March 31 ...	166.4	23.5	189.9	13.8	4.9	18.7
June 30	166.9	23.2	190.1	12.9	5.0	17.9
Sept. 30 ...	167.3	23.8	191.1	12.5	4.9	17.4
Dec. 31	173.1	25.2	198.3	16.1	7.6	23.7
1961 - March 31(r)	162.9	22.2	185.1	13.2	5.1	18.3
June 30	162.3	23.0	185.3	12.4	5.4	17.8

.. Not available

Accounts Receivable - by Kind of Business
(dollar estimates in millions)

Date	Instalment	Charge	Total	Instalment	Charge	Total
	<u>Fuel Dealers</u>			<u>Department Stores</u>		
1959 - June 30	1.6	32.7	34.3	205.4	43.1	248.5
Sept. 30	1.7	30.6	32.3	208.2	46.2	254.4
Dec. 31	2.0	45.1	47.1	250.5	63.6	314.1
1960 - March 31	2.0	51.8	53.8	237.9	46.4	284.3
June 30	1.8	34.0	35.8	247.5	48.6	296.1
Sept. 30	2.0	30.4	32.4	..	..	304.6
Dec. 31	2.5	49.4	51.9	..	..	364.1
1961 - March 31	2.7	53.3	56.0	..	..	328.6
June 30	2.3	37.1	39.4	..	..	332.5
	<u>Grocery and Combination Stores (Independent)</u>			<u>General Stores</u>		
1959 - June 30 .....	..	..	34.6	..	..	29.4
Sept. 30 .....	..	..	35.6	..	..	32.0
Dec. 31 .....	..	..	37.7	..	..	31.0
1960 - March 31 .....	..	..	34.7	..	..	28.5
June 30 .....	..	..	35.3	..	..	31.9
Sept. 30 .....	..	..	35.4	..	..	33.7
Dec. 31 .....	..	..	37.6	..	..	31.8
1961 - March 31 .....	..	..	35.0	..	..	29.1
June 30 .....	..	..	35.8	..	..	32.7
	<u>Garages and Filling Stations</u>			<u>All Other Trades</u>		
1959 - June 30 .....	..	..	28.3	31.1	80.4	111.5
Sept. 30 .....	..	..	28.6	33.2	88.4	121.6
Dec. 31 .....	..	..	26.2	33.4	93.1	126.5
1960 - March 31 .....	..	..	26.1	29.6	75.6	105.2
June 30 .....	..	..	28.9	29.6	83.4	113.0
Sept. 30 .....	..	..	29.3	31.1	90.4	121.5
Dec. 31	28.0	30.7	85.3	116.0
1961 - March 31 (r)	27.0	30.2	75.3	105.5
June 30	30.6	30.3	86.0	116.3

.. Not available



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UNIVERSITY OF TORONTO

CREDIT STATISTICS

August 1961

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balances Outstanding at Month-End		
	August 1960	August 1961	Change
			%
Sales finance companies:			
Consumer goods	856	808	- 5.6
Commercial goods	405	413	+ 2.0
Small loan companies:			
Cash loans	489	526	+ 7.6
Instalment credit	47	37	-21.3
Department stores	294	328	+11.6
Furniture, appliance stores	188	192	+ 2.1
Chartered banks:			
Personal loans:			
Fully secured	284	310	+ 9.2
Home improvement	56	63	+12.5
Other	811	998	+23.1

Prepared in the Industry and Merchandising Division

6542-501-81

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

No.	Year and month	Sales finance companies (retail)		Small loan companies		Department stores (5)	Furniture, appliance stores
		Consumer goods (1)	Commercial goods (2)	Cash loans (3)	Installment credit (4)		
	End of:	millions of dollars					
1	1953	516	184	173	3	167	138
2	4	492	164	209	6	186	156
3	5	599	192	273	6	226	175
4	6	756	279	343	13	244	189
5	7	780	288	347	15	262	195
6	8	768	257	382	19	282	197
7	9	806	344	446	38	314	202
8	1960 - May	827	381	470	44	295	190
9	- June	844	399	479	45	296	190
10	- July	854	401	485	46	292	188
11	- Aug.	856	405	489	47	294	188
12	- Sept.	851	407	490	47	305	191
13	- Oct.	842	404	494	47	313	192
14	- Nov.	839	395	494	46	328	193
15	- Dec.	828	393	504	45	364	198
16	1961 - Jan.	809	391	499	45	350	190
17	- Feb.	794	386	499	44	335	188
18	- Mar.	785	388	503	43	329	185
19	- Apr.	786	391	508	42	328	184
20	- May	791	404	514	42	331	185
21	- June	799	410	520	42	333	185
22	- July	810	412	523	37	325	186
23	- Aug.	808	413	526	37	328	192

- (1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

Chartered banks personal loans			Sub- total (excl. col.2) (7)	Life insurance companies' policy loans	Quebec savings banks' loans	Other retail dealers (ex. dept., furniture and appliance stores)		Oil company credit cards (9)	Credit unions (10)	No.
Fully secured (6)	Home improve- ment	Other				Instal- ment (8)	Charge (8)			
millions of dollars										
269	-	308	1,574	225	8	72	306	-	129	1
253	-	351	1,653	240	7	72	318	-	151	2
339	24	441	2,083	250	8	81	340	20	174	3
313	38	435	2,331	270	11	85	354	26	226	4
257	48	420	2,326	295	13	100	343	32	258	5
287	58	553	2,546	305	12	96	362	35	320	6
282	60	719	2,867	323	13	101	376	40	394	7
292	55	762	2,935	335	14					8
290	56	789	2,989	338	16	92	360	42	..	9
287	56	798	3,006	339	17					10
284	56	811	3,025	340	17					11
284	55	826	3,049	343	18	91	362	51	..	12
278	55	840	3,061	344	15					13
283	56	843	3,082	344	20					14
286	56	857	3,138	344	14	97	378	44	..	15
281	56	863	3,093	347	19					16
279	56	859	3,054	347	17					17
283	56	873	3,057	349	17	93	354	39	..	18
286	56	904	3,094	350	18					19
292	57	935	3,147	352	20					20
303	61	949	3,192	353	18	93	369	45	..	21
313	61	972	3,227	354	19					22
310	63	998	3,262	355	18					23

(8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

(9) Amount owing to oil companies, excluding commercial accounts.

(10) Not available quarterly.

.. Figures not available.

r Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

TABLE 2. Sales Finance Companies - Retail Instalment Financing

(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Value of contracts financed during month								
1960-May	75.7	18.0	93.7	+ 6.6	17.9	22.1	40.0	+14.9	133.7
June	75.9	18.2	94.1	- 1.5	17.0	21.3	38.3	+ 1.9	132.4
July	64.7	17.3	82.0	- 9.4	12.5	20.7	33.2	-14.3	115.2
Aug.	61.1	17.0	78.1	+ 0.5	14.1	19.6	33.7	+ 1.9	111.8
Sept.	49.4	16.6	66.0	-14.5	12.9	17.3	30.2	-15.6	96.2
Oct.	47.0	18.3	65.3	-13.0	11.0	18.0	29.0	- 4.1	94.3
Nov.	47.2	19.3	66.5	- 3.4	11.5	15.5	27.0	- 4.7	93.5
Dec.	42.2	18.6	60.8	- 7.7	11.1	17.3	28.4	- 5.1	89.2
1961-Jan.	36.7	13.2	49.9	+ 0.4	9.3	14.1	23.4	+ 4.0	73.3
Feb.	40.7	12.1	52.8	-16.9	8.2	12.0	20.2	-17.6	73.0
Mar.	47.6	12.9	60.5	-20.2	9.7	17.9	27.6	+ 0.4	88.1
Apr.	55.2	14.1	69.3	-15.9	12.1	15.6	27.7	-12.6	97.0
May	64.6	16.8	81.4	-13.1	14.6	21.4	36.0	-10.0	117.4
June	61.9	15.8	77.7	-17.4	12.8	21.1	33.9	-11.5	111.6
July	58.5	20.2	78.7	- 4.0	11.0	17.7	28.7	-13.6	107.4
Aug.	51.7	16.9	68.6	-12.2	12.1	21.3	33.4	- 0.9	102.0
	Balances outstanding at month-end								
1960-May	632.2	194.7	826.9	+ 7.4	148.0	232.9	380.9	+34.5	1,207.8
June	649.9	194.2	844.1	+ 6.5	155.3	243.3	398.6	+35.2	1,242.7
July	660.5	193.7	854.2	+ 5.6	156.3	245.0	401.3	+29.4	1,255.5
Aug.	662.6	193.8	856.4	+ 5.4	157.5	247.4	404.9	+26.6	1,261.3
Sept.	656.0	195.4	851.4	+ 4.2	158.2	248.5	406.7	+22.9	1,258.1
Oct.	645.1	197.4	842.5	+ 2.8	156.4	247.5	403.9	+19.9	1,246.4
Nov.	636.6	202.7	839.3	+ 2.9	152.6	242.5	395.1	+16.5	1,234.4
Dec.	624.7	203.7	828.4	+ 2.8	150.8	242.6	393.4	+14.4	1,221.8
1961-Jan.	607.1	202.0	809.1	+ 1.9	149.2	242.2	391.4	+13.4	1,200.5
Feb.	596.1	197.8	793.9	+ 0.7	146.8	239.7	386.5	+10.7	1,180.4
Mar.	588.9	196.2	785.1	- 0.8	144.3	243.5	387.8	+ 9.5	1,172.9
Apr.	591.1	194.7	785.8	- 2.4	144.8	245.8	390.6	+ 7.2	1,176.4
May	595.0	196.1	791.1	- 4.3	149.1	254.4	403.5	+ 5.9	1,194.6
June	603.7	195.4	799.1	- 5.3	150.5	259.2	409.7	+ 2.8	1,208.8
July	609.7	200.3	810.0	- 5.2	150.3	261.3	411.6	+ 2.6	1,221.6
Aug.	606.9	200.6	807.5	- 5.7	150.4	262.3	412.7	+ 1.9	1,220.2

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
			%				%		
	Repayments during month								
1960-May	56.6	15.5	72.1	- 6.3	12.0	11.6	23.6	+66.2	95.7
June	58.2	18.7	76.9	+ 5.8	9.7	10.9	20.6	-20.7	97.5
July	54.1	17.8	71.9	- 3.5	11.5	19.0	30.5	+30.3	102.4
Aug.	59.0	16.9	75.9	+ 3.2	12.9	17.2	30.1	+28.4	106.0
Sept.	56.0	15.0	71.0	- 2.6	12.2	16.2	28.4	+14.7	99.4
Oct.	57.9	16.3	74.2	+ 2.3	12.8	19.0	31.8	+30.7	106.0
Nov.	55.7	14.0	69.7	- 4.4	15.3	20.5	35.8	+37.7	105.5
Dec.	54.1	17.6	71.7	- 5.5	12.9	17.2	30.1	+19.8	101.8
1961-Jan.	54.3	14.9	69.2	+13.6	10.9	14.5	25.4	+19.2	94.6
Feb.	51.7	16.3	68.0	- 2.0	10.6	14.5	25.1	+22.4	93.1
Mar.	54.8	14.5	69.3	- 5.3	12.2	14.1	26.3	+17.4	95.6
Apr.	53.0	15.6	68.6	+ 0.6	11.6	13.3	24.9	+16.4	93.5
May	60.7	15.4	76.1	+ 5.5	10.3	12.8	23.1	- 2.1	99.2
June	53.2	16.5	69.7	- 9.4	11.4	16.3	27.7	+34.5	97.4
July	52.5	15.3	67.8	- 5.7	11.2	15.6	26.8	-12.1	94.6
Aug.	54.5	16.6	71.1	- 6.3	12.0	20.3	32.3	+ 7.3	103.4

- (1) Passenger car financing includes cars sold for commercial as well as personal use.
 (2) Covers such lines as furniture, appliances, jewellery etc.
 (3) Percentage change from same month previous year.
 (4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

Note: Repayments are estimated by adding balances outstanding at end of previous month to the paper purchased during the month and subtracting balances owing at end of current month.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

Province	Units			Amount of financing		
	August 1960 (2)	August 1961	Change prev. yr.	August 1960 (2)	August 1961	Change prev. yr.
	number		%	\$'000		%
New passenger cars						
Atlantic Provinces.	1,307	1,147	-12.2	2,800	2,523	- 9.9
Quebec	3,739	4,231	+13.2	8,612	9,692	+12.5
Ontario	6,065	4,899	-19.2	13,839	10,788	-22.0
Manitoba	662	376	-43.2	1,518	893	-41.2
Saskatchewan	609	367	-39.7	1,352	834	-38.3
Alberta	1,186	859	-27.6	2,829	1,976	-30.2
British Columbia(1)	913	796	-12.8	2,087	1,900	- 9.0
Canada	14,481	12,675	-12.5	33,037	28,606	-13.4
New commercial vehicles						
Atlantic Provinces.	266	209	-21.4	1,037	702	-32.3
Quebec	621	569	- 8.4	2,429	3,333	+37.2
Ontario	636	565	-11.2	2,459	2,209	-10.2
Manitoba	84	58	-31.0	343	243	-29.2
Saskatchewan	142	55	-61.3	435	205	-52.9
Alberta	337	237	-29.7	1,424	715	-49.8
British Columbia(1)	158	181	+14.6	812	705	-13.2
Canada	2,244	1,874	-16.5	8,939	8,112	- 9.3
Used passenger cars						
Atlantic Provinces.	2,747	2,138	-22.2	2,447	1,926	-21.3
Quebec	6,826	6,613	- 3.1	6,580	6,296	- 4.3
Ontario	10,011	8,471	-15.4	10,389	8,415	-19.0
Manitoba	1,627	1,029	-36.8	1,659	976	-41.2
Saskatchewan	1,494	1,064	-28.8	1,366	913	-33.2
Alberta	2,954	2,360	-20.1	2,884	2,368	-17.9
British Columbia(1)	2,569	2,139	-16.7	2,744	2,235	-18.6
Canada	28,228	23,814	-15.6	28,069	23,129	-17.6
Used commercial vehicles						
Atlantic Provinces.	434	358	-17.5	414	330	-20.3
Quebec	1,032	708	-31.4	1,434	1,052	-26.6
Ontario	884	690	-21.9	1,161	1,101	- 5.2
Manitoba	180	127	-29.4	222	248	+11.7
Saskatchewan	314	183	-41.7	367	193	-47.4
Alberta	642	486	-24.3	937	595	-36.5
British Columbia(1)	432	365	-15.5	584	488	-16.4
Canada	3,918	2,917	-25.5	5,119	4,007	-21.7

(1) Includes Yukon and Northwest Territories.

(2) Revised

TABLE 4. Sales Finance Companies

Date	Wholesale			Average repayment terms on retail paper purchased			
	Paper purchased	Estimated repay- ments	Balances out- standing (end of period)	Passenger cars and commercial vehicles		Other consumer goods	Other comm. & indus- trial goods
				New	Used		
Calendar Years	millions of dollars			months			
1956	1,213	..	182	..	..	..	..
1957	1,185	1,165	202	..	..	..	..
1958	1,105	1,116	191	24.1	17.0	20.1	25.1
1959	1,307	1,301	197	25.2	17.6	23.2	26.9
Quarterly							
1959 - II	418	424	254	25.0	17.9	25.2	26.8
III	234	320	168	25.9	17.6	24.8	26.3
IV	295	266	197	25.3	17.3	21.0	26.8
1960 - I	379	293	283	25.4	17.8	22.1	27.7
II	422	437	268	25.9	17.8	23.7	26.9
III	196	304	160	26.8	17.6	24.5	28.3
IV	357	288	229	25.6	17.3	22.8	28.7
1961 - I	303	277	255	25.7	18.1	22.8	30.1
II	366	400	221	26.4	17.8	26.7	26.6

.. Figures not available.



Canada Statistics Bureau of DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

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CREDIT STATISTICS

September 1961

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balances Outstanding at Month-End		
	September 1960	September 1961	Change
			%
Sales finance companies:			
Consumer goods	851	797	- 6.3
Commercial goods	407	411	+ 1.0
Small loan companies:			
Cash loans	490	526	+ 7.3
Instalment credit	47	37	-21.3
Department stores	305	336	+10.2
Furniture, appliance stores	191	193	+ 1.0
Chartered banks:			
Personal loans:			
Fully secured	284	319	+12.3
Home improvement	55	64	+16.4
Other	826	993	+20.2

Prepared in the Industry and Merchandising Division

6542-501-91

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

No.	Year and month	Sales finance companies (retail)		Small loan companies		Department stores (5)	Furniture, appliance stores
		Consumer goods (1)	Commercial goods (2)	Cash loans (3)	Installment credit (4)		
	End of:	millions of dollars					
1	1953	516	184	173	3	167	138
2	4	492	164	209	6	186	156
3	5	599	192	273	6	226	175
4	6	756	279	343	13	244	189
5	7	780	288	347	15	262	195
6	8	768	257	382	19	282	197
7	9	806	344	446	38	314	202
8	1960 - June	844	399	479	45	296	190
9	- July	854	401	485	46	292	188
10	- Aug.	856	405	489	47	294	188
11	- Sept.	851	407	490	47	305	191
12	- Oct.	842	404	494	47	313	192
13	- Nov.	839	395	494	46	328	193
14	- Dec.	828	393	504	45	364	198
15	1961 - Jan.	809	391	499	45	350	190
16	- Feb.	794	386	499	44	335	188
17	- Mar.	785	388	503	43	329	185
18	- Apr.	786	391	508	42	328	184
19	- May	791	404	514	42	331	185
20	(r) - June	799	410	520	42	333	186
21	(r) - July	810	412	523	37	325	186
22	(r) - Aug.	808	413	526	37	328	192
23	- Sept.	797	411	526	37	336	193

- (1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

Note: Licenced small loan companies extending instalment credit exceeding 50% of total business are classified as sales finance companies for purposes of this report.

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

Chartered banks personal loans			Sub- total (excl. col.2) (7)	Life insurance companies' policy loans	Quebec savings banks' loans	Other retail dealers (ex. dept., furniture and appliance stores)		Oil company credit cards (9)	Credit unions (10)	No.
Fully secured (6)	Home improve- ment	Other				Instal- ment (8)	Charge (8)			
millions of dollars										
269	-	308	1,574	225	8	72	306	-	129	1
253	-	351	1,653	240	7	72	318	-	151	2
339	24	441	2,083	250	8	81	340	20	174	3
313	38	435	2,331	270	11	85	354	26	226	4
257	48	420	2,326	295	13	100	343	32	258	5
287	58	553	2,546	305	12	96	362	35	320	6
282	60	719	2,867	323	13	101	376	40	394	7
290	56	789	2,989	338	16	92	360	42	..	8
287	56	798	3,006	339	17					9
284	56	811	3,025	340	17					10
284	55	826	3,049	343	18	91	362	51	..	11
278	55	840	3,061	344	15					12
283	56	843	3,082	344	20					13
286	56	857	3,138	344	14	97	378	44	..	14
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279	56	859	3,054	347	17					16
283	56	873	3,057	349	17	93	354	39	..	17
286	56	904	3,094	350	18					18
292	57	935	3,147	352	20					19
303	61	949	3,193	353	18	93	369	45	..	20
314	61	970	3,226	354	19					21
312	63	995	3,261	355	18					22
319	64	993	3,265	357	17					23

(8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

(9) Amount owing to oil companies, excluding commercial accounts.

(10) Not available quarterly.

.. Figures not available.

r Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

TABLE 2. Sales Finance Companies - Retail Instalment Financing

(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Value of contracts financed during month								
1960-June	75.9	18.2	94.1	- 1.5	17.0	21.3	38.3	+ 1.9	132.4
July	64.7	17.3	82.0	- 9.4	12.5	20.7	33.2	-14.3	115.2
Aug.	61.1	17.0	78.1	+ 0.5	14.1	19.6	33.7	+ 1.9	111.8
Sept.	49.4	16.6	66.0	-14.5	12.9	17.3	30.2	-15.6	96.2
Oct.	47.0	18.3	65.3	-13.0	11.0	18.0	29.0	- 4.1	94.3
Nov.	47.2	19.3	66.5	- 3.4	11.5	15.5	27.0	- 4.7	93.5
Dec.	42.2	18.6	60.8	- 7.7	11.1	17.3	28.4	- 5.1	89.2
1961-Jan.	36.7	13.2	49.9	+ 0.4	9.3	14.1	23.4	+ 4.0	73.3
Feb.	40.7	12.1	52.8	-16.9	8.2	12.0	20.2	-17.6	73.0
Mar.	47.6	12.9	60.5	-20.2	9.7	17.9	27.6	+ 0.4	88.1
Apr.	55.2	14.1	69.3	-15.9	12.1	15.6	27.7	-12.6	97.0
May	64.6	16.8	81.4	-13.1	14.6	21.4	36.0	-10.0	117.4
June	61.9	15.8	77.7	-17.4	12.8	21.1	33.9	-11.5	111.6
July	58.5	20.2	78.7	- 4.0	11.0	17.7	28.7	-13.6	107.4
Aug.	51.7	16.9	68.6	-12.2	12.1	21.3	33.4	- 0.9	102.0
Sept.	37.9	14.7	52.6	-20.3	11.6	21.0	32.6	+ 7.9	85.2
	Balances outstanding at month-end								
1960-June	649.9	194.2	844.1	+ 6.5	155.3	243.3	398.6	+35.2	1,242.7
July	660.5	193.7	854.2	+ 5.6	156.3	245.0	401.3	+29.4	1,255.5
Aug.	662.6	193.8	856.4	+ 5.4	157.5	247.4	404.9	+26.6	1,261.3
Sept.	656.0	195.4	851.4	+ 4.2	158.2	248.5	406.7	+22.9	1,258.1
Oct.	645.1	197.4	842.5	+ 2.8	156.4	247.5	403.9	+19.9	1,246.4
Nov.	636.6	202.7	839.3	+ 2.9	152.6	242.5	395.1	+16.5	1,234.4
Dec.	624.7	203.7	828.4	+ 2.8	150.8	242.6	393.4	+14.4	1,221.8
1961-Jan.	607.1	202.0	809.1	+ 1.9	149.2	242.2	391.4	+13.4	1,200.5
Feb.	596.1	197.8	793.9	+ 0.7	146.8	239.7	386.5	+10.7	1,180.4
Mar.	588.9	196.2	785.1	- 0.8	144.3	243.5	387.8	+ 9.5	1,172.9
Apr.	591.1	194.7	785.8	- 2.4	144.8	245.8	390.6	+ 7.2	1,176.4
May	595.0	196.1	791.1	- 4.3	149.1	254.4	403.5	+ 5.9	1,194.6
(r) June	603.7	195.5	799.2	- 5.3	150.5	259.2	409.7	+ 2.8	1,208.8
July	609.7	200.3	810.0	- 5.2	150.3	261.3	411.6	+ 2.6	1,221.6
(r) Aug.	606.9	200.7	807.6	- 5.7	150.4	262.3	412.7	+ 1.9	1,220.2
Sept.	596.1	200.7	796.8	- 6.4	149.5	261.2	410.7	+ 1.0	1,207.5

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
			%				%		
	Repayments during month								
1960-June	58.2	18.7	76.9	+ 5.8	9.7	10.9	20.6	-20.7	97.5
July	54.1	17.8	71.9	- 3.5	11.5	19.0	30.5	+30.3	102.4
Aug.	59.0	16.9	75.9	+ 3.2	12.9	17.2	30.1	+28.4	106.0
Sept.	56.0	15.0	71.0	- 2.6	12.2	16.2	28.4	+14.7	99.4
Oct.	57.9	16.3	74.2	+ 2.3	12.8	19.0	31.8	+30.7	106.0
Nov.	55.7	14.0	69.7	- 4.4	15.3	20.5	35.8	+37.7	105.5
Dec.	54.1	17.6	71.7	- 5.5	12.9	17.2	30.1	+19.8	101.8
1961-Jan.	54.3	14.9	69.2	+13.6	10.9	14.5	25.4	+19.2	94.6
Feb.	51.7	16.3	68.0	- 2.0	10.6	14.5	25.1	+22.4	93.1
Mar.	54.8	14.5	69.3	- 5.3	12.2	14.1	26.3	+17.4	95.6
Apr.	53.0	15.6	68.6	+ 0.6	11.6	13.3	24.9	+16.4	93.5
May	60.7	15.4	76.1	+ 5.5	10.3	12.8	23.1	- 2.1	99.2
June	53.2	16.4	69.6	- 9.4	11.4	16.3	27.7	+34.5	97.4
July	52.5	15.3	67.8	- 5.7	11.2	15.6	26.8	-12.1	94.6
Aug.	54.5	16.5	71.0	- 6.3	12.0	20.3	32.3	+ 7.3	103.4
Sept.	48.7	14.7	63.4	-10.7	12.5	22.1	34.6	+21.8	98.0

(1) Passenger car financing includes cars sold for commercial as well as personal use.

(2) Covers such lines as furniture, appliances, jewellery etc.

(3) Percentage change from same month previous year.

(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

r - Revised figures

Note: Repayments are estimated by adding balances outstanding at end of previous month to the paper purchased during the month and subtracting balances owing at end of current month.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

Province	Units			Amount of financing		
	September 1960(2)	September 1961	Change prev. yr.	September 1960(2)	September 1961	Change prev. yr.
	number		%	\$'000		%
New passenger cars						
Atlantic Provinces.	968	804	-16.9	2,049	1,772	-13.5
Quebec	3,091	3,186	+ 3.1	7,094	7,217	+ 1.7
Ontario	5,464	3,217	-41.1	12,083	6,964	-42.4
Manitoba	511	304	-40.5	1,226	700	-42.9
Saskatchewan	579	337	-41.8	1,285	745	-42.0
Alberta	894	721	-19.4	2,086	1,621	-22.3
British Columbia(1)	742	574	-22.6	1,676	1,258	-24.9
Canada	12,249	9,143	-25.4	27,499	20,277	-26.3
New commercial vehicles						
Atlantic Provinces.	205	160	-22.0	734	591	-19.5
Quebec	636	628	- 1.3	2,554	3,460	+35.5
Ontario	617	550	-10.9	2,357	2,078	-11.8
Manitoba	82	50	-39.0	388	138	-64.4
Saskatchewan	129	65	-49.6	397	185	-53.4
Alberta	331	235	-29.0	1,268	841	-33.7
British Columbia(1)	133	126	- 5.3	651	453	-30.4
Canada	2,133	1,814	-15.0	8,349	7,746	- 7.2
Used passenger cars						
Atlantic Provinces.	2,069	1,680	-18.8	1,823	1,511	-17.1
Quebec	5,613	4,832	-13.9	5,230	4,604	-12.0
Ontario	7,883	6,037	-23.4	7,972	5,906	-25.9
Manitoba	1,385	833	-39.9	1,365	848	-37.9
Saskatchewan	1,291	982	-23.9	1,212	866	-28.5
Alberta	2,386	2,115	-11.4	2,272	2,160	- 4.9
British Columbia(1)	1,996	1,681	-15.8	2,078	1,763	-15.2
Canada	22,623	18,160	-19.7	21,952	17,658	-19.6
Used commercial vehicles						
Atlantic Provinces.	351	325	- 7.4	310	365	+17.7
Quebec	849	664	-21.8	1,243	1,042	-16.2
Ontario	801	627	-21.7	1,123	1,066	- 5.1
Manitoba	169	101	-40.2	156	117	-25.0
Saskatchewan	259	184	-29.0	249	213	-14.5
Alberta	580	459	-20.9	836	568	-32.1
British Columbia(1)	396	339	-14.4	671	480	-28.5
Canada	3,405	2,699	-20.7	4,588	3,851	-16.1

(1) Includes Yukon and Northwest Territories.

TABLE 4. Sales Finance Companies

Date	Wholesale			Average repayment terms on retail paper purchased			
	Paper purchased	Estimated repay- ments	Balances out- standing (end of period)	Passenger cars and commercial vehicles		Other consumer goods	Other comm. & indus- trial goods
				New	Used		
Calendar Years	millions of dollars			months			
1956	1,213	..	182	..	..	..	..
1957	1,185	1,165	202	..	..	..	..
1958	1,105	1,116	191	24.1	17.0	20.1	25.1
1959	1,307	1,301	197	25.2	17.6	23.2	26.9
Quarterly							
1959 - III	234	320	168	25.9	17.6	24.8	26.3
IV	295	266	197	25.3	17.3	21.0	26.8
1960 - I	379	293	283	25.4	17.8	22.1	27.7
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1961 - I	303	277	255	25.7	18.1	22.8	30.1
II	366	400	221	26.4	17.8	26.7	26.6
III	200	296	125	27.4	17.7	24.6	31.5

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Selected credit holders	Balances Outstanding at Month-End		
	October 1960	October 1961	Change %
Sales finance companies:			
Consumer goods	842	784	- 6.9
Commercial goods	404	405	+ 0.2
Small loan companies:			
Cash loans	494	525	+ 6.3
Instalment credit	47	35	-25.5
Department stores	313	344	+ 9.9
Furniture, appliance stores	192	193	+ 0.5
Chartered banks:			
Personal loans:			
Fully secured	278	330	+18.7
Home improvement	55	65	+18.2
Other	840	1,008	+20.0

Prepared in the Industry and Merchandising Division

6542-501-101

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

No.	Year and month	Sales finance companies (retail)		Small loan companies		Department stores (5)	Furniture, appliance stores
		Consumer goods (1)	Commercial goods (2)	Cash loans (3)	Installment credit (4)		
		millions of dollars					
1	End of: 1953	516	184	173	3	167	138
2	4	492	164	209	6	186	156
3	5	599	192	273	6	226	175
4	6	756	279	343	13	244	189
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- (1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
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- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
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287	58	553	2,546	305	12	96	362	35	320	6
282	60	719	2,867	323	13	101	376	40	397	7
287	56	798	3,006	339	17					8
284	56	811	3,025	340	17					9
284	55	826	3,049	343	18	91	362	51	..	10
278	55	840	3,061	344	15					11
283	56	843	3,082	344	20					12
286	56	857	3,138	344	14	97	378	44	425	13
281	56	863	3,093	347	19					14
279	56	859	3,054	347	17					15
283	56	873	3,057	349	17	93	354	39	..	16
286	56	904	3,094	350	18					17
292	57	935	3,147	352	20					18
303	61	949	3,193	353	18	93	369	45	..	19
314	61	970	3,226	354	19					20
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319	64	993	3,265	357	17	95	364	53		22
330	65	1,008	3,284	358	17					23

(8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

(9) Amount owing to oil companies, excluding commercial accounts.

(10) Not available quarterly.

.. Figures not available.

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Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

TABLE 2. Sales Finance Companies - Retail Instalment Financing

(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
				%				%	
	Value of contracts financed during month								
1960-July	64.7	17.3	82.0	- 9.4	12.5	20.7	33.2	-14.3	115.2
Aug.	61.1	17.0	78.1	+ 0.5	14.1	19.6	33.7	+ 1.9	111.8
Sept.	49.4	16.6	66.0	-14.5	12.9	17.3	30.2	-15.6	96.2
Oct.	47.0	18.3	65.3	-13.0	11.0	18.0	29.0	- 4.1	94.3
Nov.	47.2	19.3	66.5	- 3.4	11.5	15.5	27.0	- 4.7	93.5
Dec.	42.2	18.6	60.8	- 7.7	11.1	17.3	28.4	- 5.1	89.2
1961-Jan.	36.7	13.2	49.9	+ 0.4	9.3	14.1	23.4	+ 4.0	73.3
Feb.	40.7	12.1	52.8	-16.9	8.2	12.0	20.2	-17.6	73.0
Mar.	47.6	12.9	60.5	-20.2	9.7	17.9	27.6	+ 0.4	88.1
Apr.	55.2	14.1	69.3	-15.9	12.1	15.6	27.7	-12.6	97.0
May	64.6	16.8	81.4	-13.1	14.6	21.4	36.0	-10.0	117.4
June	61.9	15.8	77.7	-17.4	12.8	21.1	33.9	-11.5	111.6
July	58.5	20.2	78.7	- 4.0	11.0	17.7	28.7	-13.6	107.4
Aug.	51.7	16.9	68.6	-12.2	12.1	21.3	33.4	- 0.9	102.0
Sept.	37.9	14.7	52.6	-20.3	11.6	21.0	32.6	+ 7.9	85.2
Oct.	43.4	16.6	60.0	- 8.1	10.6	17.3	27.9	- 3.8	87.9
	Balances outstanding at month-end								
1960-July	660.5	193.7	854.2	+ 5.6	156.3	245.0	401.3	+29.4	1,255.5
Aug.	662.6	193.8	856.4	+ 5.4	157.5	247.4	404.9	+26.6	1,261.3
Sept.	656.0	195.4	851.4	+ 4.2	158.2	248.5	406.7	+22.9	1,258.1
Oct.	645.1	197.4	842.5	+ 2.8	156.4	247.5	403.9	+19.9	1,246.4
Nov.	636.6	202.7	839.3	+ 2.9	152.6	242.5	395.1	+16.5	1,234.4
Dec.	624.7	203.7	828.4	+ 2.8	150.8	242.6	393.4	+14.4	1,221.8
1961-Jan.	607.1	202.0	809.1	+ 1.9	149.2	242.2	391.4	+13.4	1,200.5
Feb.	596.1	197.8	793.9	+ 0.7	146.8	239.7	386.5	+10.7	1,180.4
Mar.	588.9	196.2	785.1	- 0.8	144.3	243.5	387.8	+ 9.5	1,172.9
Apr.	591.1	194.7	785.8	- 2.4	144.8	245.8	390.6	+ 7.2	1,176.4
May	595.0	196.1	791.1	- 4.3	149.1	254.4	403.5	+ 5.9	1,194.6
June	603.7	195.5	799.2	- 5.3	150.5	259.2	409.7	+ 2.8	1,208.8
July	609.7	200.3	810.0	- 5.2	150.3	261.3	411.6	+ 2.6	1,221.6
Aug.	606.9	200.7	807.6	- 5.7	150.4	262.3	412.7	+ 1.9	1,220.2
Sept.	596.1	200.7	796.8	- 6.4	149.5	261.2	410.7	+ 1.0	1,207.5
Oct.	584.6	199.9	784.5	- 6.9	147.3	258.1	405.4	+ 0.4	1,189.9

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Repayments during month								
1960-July	54.1	17.8	71.9	- 3.5	11.5	19.0	30.5	+30.3	102.4
Aug.	59.0	16.9	75.9	+ 3.2	12.9	17.2	30.1	+28.4	106.0
Sept.	56.0	15.0	71.0	- 2.6	12.2	16.2	28.4	+14.7	99.4
Oct.	57.9	16.3	74.2	+ 2.3	12.8	19.0	31.8	+30.7	106.0
Nov.	55.7	14.0	69.7	- 4.4	15.3	20.5	35.8	+37.7	105.5
Dec.	54.1	17.6	71.7	- 5.5	12.9	17.2	30.1	+19.8	101.8
1961-Jan.	54.3	14.9	69.2	+13.6	10.9	14.5	25.4	+19.2	94.6
Feb.	51.7	16.3	68.0	- 2.0	10.6	14.5	25.1	+22.4	93.1
Mar.	54.8	14.5	69.3	- 5.3	12.2	14.1	26.3	+17.4	95.6
Apr.	53.0	15.6	68.6	+ 0.6	11.6	13.3	24.9	+16.4	93.5
May	60.7	15.4	76.1	+ 5.5	10.3	12.8	23.1	- 2.1	99.2
June	53.2	16.4	69.6	- 9.4	11.4	16.3	27.7	+34.5	97.4
July	52.5	15.3	67.8	- 5.7	11.2	15.6	26.8	-12.1	94.6
Aug.	54.5	16.5	71.0	- 6.3	12.0	20.3	32.3	+ 7.3	103.4
Sept.	48.7	14.7	63.4	-10.7	12.5	22.1	34.6	+21.8	98.0
Oct.	54.9	17.4	72.3	- 2.6	12.8	20.4	33.2	+ 4.4	105.5

(1) Passenger car financing includes cars sold for commercial as well as personal use.

(2) Covers such lines as furniture, appliances, jewellery etc.

(3) Percentage change from same month previous year.

(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

Note: Repayments are estimated by adding balances outstanding at end of previous month to the paper purchased during the month and subtracting balances owing at end of current month.

TABLE 3. Motor Vehicle Credit Extended By Sales Finance Companies

Province	Units			Amount of financing		
	October 1960(2)	October 1961	Change prev. yr.	October 1960(2)	October 1961	Change prev. yr.
	number		%	\$'000		%
New passenger cars						
Atlantic Provinces.	923	950	+ 2.9	1,968	2,087	+ 6.0
Quebec	3,272	3,935	+20.3	7,694	9,477	+23.2
Ontario	4,979	3,960	-20.5	11,219	9,229	-17.7
Manitoba	537	1,07	-24.2	1,232	933	-24.3
Saskatchewan	594	453	-23.7	1,331	1,077	-19.1
Alberta	922	821	-11.0	2,141	1,925	- 9.9
British Columbia(1)	722	623	-13.7	1,704	1,524	-10.6
Canada	11,949	11,149	- 6.7	27,289	26,255	- 3.8
New commercial vehicles						
Atlantic Provinces.	196	241	+23.0	686	751	+ 9.5
Quebec	530	552	+ 4.2	2,166	2,478	+14.4
Ontario	540	517	- 4.3	1,862	1,880	+ 1.0
Manitoba	71	69	- 2.8	294	186	-36.7
Saskatchewan	147	101	-31.3	400	274	-31.5
Alberta	277	259	- 6.5	1,154	757	-34.4
British Columbia(1)	144	154	+ 6.9	468	508	+ 8.5
Canada	1,905	1,893	- 0.6	7,030	6,834	- 2.8
Used passenger cars						
Atlantic Provinces.	1,800	1,616	-10.2	1,614	1,455	-11.1
Quebec	5,458	4,739	-13.2	5,155	4,611	-10.6
Ontario	6,180	5,710	-17.1	6,939	5,762	-17.0
Manitoba	1,024	855	-16.5	1,033	914	-11.5
Saskatchewan	1,375	981	-28.7	1,197	853	-28.7
Alberta	2,279	2,045	-10.3	2,121	2,004	- 5.5
British Columbia(1)	1,694	1,454	-14.2	1,706	1,510	-11.0
Canada	20,518	17,400	-15.2	19,765	17,097	-13.5
Used commercial vehicles						
Atlantic Provinces.	314	297	- 5.4	264	302	+14.4
Quebec	762	666	-12.6	894	1,131	+26.5
Ontario	711	583	-18.0	1,060	910	-14.2
Manitoba	138	112	-18.8	169	158	- 6.5
Saskatchewan	224	183	-18.3	250	206	-17.6
Alberta	516	459	-11.0	818	593	-27.5
British Columbia(1)	375	345	- 8.0	534	508	- 4.9
Canada	3,040	2,645	-13.0	3,980	3,808	- 4.5

(1) Includes Yukon and Northwest Territories.

(2) Revised.

TABLE 4. Sales Finance Companies

Date	Wholesale			Average repayment terms on retail paper purchased			
	Paper Purchased	Estimated Repay- ments	Balances out- standing (end of period)	Passenger cars and commercial vehicles		Other consumer goods	Other comm. & indus- trial goods
				New	Used		
Calendar Years	millions of dollars			months			
1956	1,213	..	182	..	..	..	..
1957	1,185	1,165	202	..	..	..	..
1958	1,105	1,116	191	24.1	17.0	20.1	25.1
1959	1,307	1,301	197	25.2	17.6	23.2	26.9
Quarterly							
1959 - III	234	320	168	25.9	17.6	24.8	26.3
IV	295	266	197	25.3	17.3	21.0	26.8
1960 - I	379	293	283	25.4	17.8	22.1	27.7
II	422	437	268	25.9	17.8	23.7	26.9
III	196	304	160	26.8	17.6	24.5	28.3
IV	357	288	229	25.6	17.3	22.8	28.7
1961 - I	303	277	255	25.7	18.1	22.8	30.1
II	366	400	221	26.4	17.8	26.7	26.6
III	200	296	125	27.4	17.7	24.6	31.5

.. Figures not available.

TABLE 5. Accounts Receivable - Retail Dealers

Trade	Instalment receivables	Charge account receivables	Total receivables
Total, all trades .....	..	..	+ 4.2
Department stores .....	..	..	+10.2
Motor vehicle dealers	+ 2.9	+ 2.6	+ 2.6
Men's clothing stores	+ 6.1	+ 2.2	+ 3.6
Family clothing stores	+ 2.8	(1)	+ 1.5
Women's clothing stores	(1)	- 0.9	- 0.7
Hardware stores	+ 1.0	+ 3.7	+ 3.0
Furniture, appliance and radio stores ..	+ 0.1	+ 5.9	+ 0.8
Jewellery stores	- 4.0	+ 4.1	- 1.7
Grocery and combination (independent) stores .....	..	..	- 1.4
General stores .....	..	..	- 0.3
Fuel dealers	+25.0	+ 8.2	+ 9.3
Garages and filling stations .....	..	..	+ 1.7

.. Figures not available.

(1) No change

TABLE 6. Accounts Receivable - by Kind of Business
(dollar estimates in millions)

Date	Instalment	Charge	Total	Instalment	Charge	Total
	Total, all trades			Motor vehicle dealers		
1959 - Sept. 30 ..	466.4	431.7	898.1	18.3	84.6	102.9
Dec. 31 ...	523.8	468.7	992.5	16.9	77.4	94.3
1960 - March 31 ..	494.5	423.3	917.8	16.9	81.6	98.5
June 30 ...	505.8	432.0	937.8	18.3	87.1	105.4
Sept. 30 ..	..	..	948.4	17.2	81.6	98.8
Dec. 31 ...	..	..	1,037.6	15.7	77.8	93.5
1961 - March 31 ..	..	..	960.8	16.8	78.1	94.9
June 30 ...	..	..	980.3(r)	18.3	86.0	104.3
Sept. 30 ..	..	..	987.8	17.7	83.7	101.4
	Men's clothing stores			Family clothing stores		
1959 - Sept. 30 ..	4.7	8.7	13.4	10.5	8.8	19.3
Dec. 31 ...	5.9	11.4	17.3	12.8	10.5	23.3
1960 - March 31 ..	4.9	9.8	14.7	11.0	8.6	19.6
June 30 ...	5.1	9.9	15.0	11.1	9.2	20.3
Sept. 30 ..	4.9	9.1	14.0	10.7	9.3	20.0
Dec. 31 ...	6.0	11.4	17.4	12.7	10.8	23.5
1961 - March 31 ..	5.4	9.9	15.3	11.3	9.0	20.3
June 30 ...	5.4	9.9	15.3	11.2	9.4	20.6
Sept. 30 ..	5.2	9.3	14.5	11.0	9.3	20.3
	Women's clothing stores			Hardware stores		
1959 - Sept. 30 ..	2.6	9.9	12.5	8.0	27.1	35.1
Dec. 31 ...	3.3	11.3	14.6	8.6	25.9	34.5
1960 - March 31 ..	2.8	10.0	12.8	8.4	22.6	31.0
June 30 ...	2.8	10.0	12.8	9.0	26.3	35.3
Sept. 30 ..	2.7	10.7	13.4	9.6	27.2	36.8
Dec. 31 ...	3.3	11.5	14.8	9.9	27.1	37.0
1961 - March 31 ..	2.7	10.1	12.8	9.4	23.5	32.9
June 30 ...	2.7	9.8	12.5	9.5	27.3	36.8
Sept. 30 ..	2.7	10.6	13.3	9.7	28.2	37.9
	Furniture, appliance and radio stores			Jewellery stores		
1959 - Sept. 30 ..	166.0	27.1	193.1	12.5	4.8	17.3
Dec. 31 ...	172.9	28.6	201.5	16.6	7.8	24.4
1960 - March 31 ..	166.4	23.5	189.9	13.8	4.9	18.7
June 30 ...	166.9	23.2	190.1	12.9	5.0	17.9
Sept. 30 ..	167.3	23.8	191.1	12.5	4.9	17.4
Dec. 31 ...	173.1	25.2	198.3	16.1	7.6	23.7
1961 - March 31 ..	162.9	22.2	185.1	13.2	5.1	18.3
June 30 ...	162.9	22.8	185.7(r)	12.4	5.4	17.8
Sept. 30 ..	167.4	25.2	192.6	12.0	5.1	17.1

..Figures not available.

(r) revised

TABLE 6. Accounts Receivable - by Kind of Business - Concluded
(dollar estimates in millions)

Date	Instalment	Charge	Total	Instalment	Charge	Total
Fuel dealers			Department stores			
1959 - Sept. 30	1.7	30.6	32.3	208.2	46.2	254.4
Dec. 31	2.0	45.1	47.1	250.5	63.6	314.1
1960 - March 31	2.0	51.8	53.8	237.9	46.4	284.3
June 30	1.8	34.0	35.8	247.5	48.6	296.1
Sept. 30	2.0	30.4	32.4	..	..	304.6
Dec. 31	2.5	49.4	51.9	..	..	364.1
1961 - March 31	2.7	53.3	56.0	..	..	328.6
June 30	2.3	37.1	39.4	..	..	332.5
Sept. 30	2.5	32.9	35.4	..	..	335.8
Grocery and combination stores (independent)			General stores			
1959 - Sept. 30 .....	..	..	35.6	..	..	32.0
Dec. 31 .....	..	..	37.7	..	..	31.0
1960 - March 31 .....	..	..	34.7	..	..	28.5
June 30 .....	..	..	35.3	..	..	31.9
Sept. 30 .....	..	..	35.4	..	..	33.7
Dec. 31 .....	..	..	37.6	..	..	31.8
1961 - March 31 .....	..	..	35.0	..	..	29.1
June 30 .....	..	..	35.8	..	..	32.7
Sept. 30 .....	..	..	34.9	..	..	33.6
Garages and filling stations			All other trades			
1959 - Sept. 30 .....	..	..	28.6	33.2	88.4	121.6
Dec. 31 .....	..	..	26.2	33.4	93.1	126.5
1960 - March 31 .....	..	..	26.1	29.6	75.6	105.2
June 30 .....	..	..	28.9	27.6	83.4	113.0
Sept. 30 .....	..	..	29.3	31.1	90.4	121.5
Dec. 31 .....	..	..	28.0	30.7	85.3	116.0
1961 - March 31 .....	..	..	27.0	30.2	75.3	105.5
June 30 .....	..	..	30.6	30.3	86.0	116.3
Sept. 30	29.8	33.5	87.7	121.2

.. Figures not available.



DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

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CREDIT STATISTICS

November 1961

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balances Outstanding at Month-End		
	November 1960	November 1961	Change
			%
Sales finance companies:			
Consumer goods	839	770	- 8.2
Commercial goods	395	406	+ 2.8
Small loan companies:			
Cash loans	494	536	+ 8.5
Instalment credit	46	35	-23.9
Department stores	328	355	+ 8.2
Furniture, appliance stores	193	195	+ 1.0
Chartered banks:			
Personal loans:			
Fully secured	283	331	+17.0
Home improvement	56	65	+16.1
Other	843	1,022	+21.2

Prepared in the Industry and Merchandising Division

6542-501-111

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

No.	Year and month	Sales finance companies (retail)		Small loan companies		Department stores (5)	Furniture, appliance stores
		Consumer goods (1)	Commercial goods (2)	Cash loans (3)	Installment credit (4)		
		millions of dollars					
1	End of:						
2	1953	516	184	173	3	167	138
3	4	492	164	209	6	186	156
4	5	599	192	273	6	226	175
5	6	756	279	343	13	244	189
6	7	780	288	347	15	262	195
7	8	768	257	382	19	282	197
8	9	806	344	446	38	314	202
9	1960 - Aug.	856	405	489	47	294	188
10	- Sept.	851	407	490	47	305	191
11	- Oct.	842	404	494	47	313	192
12	- Nov.	839	395	494	46	328	193
13	- Dec.	828	393	504	45	364	198
14	1961 - Jan.	809	391	499	45	350	190
15	- Feb.	794	386	499	44	335	188
16	- Mar.	785	388	503	43	329	185
17	- Apr.	786	391	508	42	328	184
18	- May	791	404	514	42	331	185
19	- June	799	410	520	42	333	186
20	- July	810	412	523	37	325	186
21	- Aug.	808	413	526	37	328	192
22	- Sept.	797	411	526	37	336	193
23	- Oct.	784	405	525	35	344	193
	- Nov.	770	406	536	35	355	195

- (1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

Chartered banks personal loans			Sub- total (excl. col.2) (7)	Life insurance companies' policy loans	Quebec savings banks' loans	Other retail dealers (ex. dept., furniture and appliance stores)		Oil company credit cards (9)	Credit unions (10)	No.
Fully secured (6)	Home improve- ment	Other				Instal- ment (8)	Charge (8)			
millions of dollars										
269	-	308	1,574	225	8	72	306	-	129	1
253	-	351	1,653	240	7	72	318	-	151	2
339	24	441	2,083	250	8	81	340	20	174	3
313	38	435	2,331	270	11	85	354	26	226	4
257	48	420	2,326	295	13	100	343	32	258	5
287	58	553	2,546	305	12	96	362	35	320	6
282	60	719	2,867	323	13	101	376	40	397	7
284	56	811	3,025	340	17					8
284	55	826	3,049	343	18	91	362	51	..	9
278	55	840	3,061	344	15					10
283	56	843	3,082	344	20					11
286	56	857	3,138	344	14	97	378	44	425	12
281	56	863	3,093	347	19					13
279	56	859	3,054	347	17					14
283	56	873	3,057	349	17	93	354	39	..	15
286	56	904	3,094	350	18					16
292	57	935	3,147	352	20					17
303	61	949	3,193	353	18	93	369	45	..	18
314	61	970	3,226	354	19					19
312	63	995	3,261	355	18					20
319	64	993	3,265	357	17	95	364	53		21
330	65	1,008	3,284	358	17					22
331	65	1,022	3,309	359	21					23

(8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

(9) Amount owing to oil companies, excluding commercial accounts.

(10) Not available quarterly.

.. Figures not available.

r Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

TABLE 2. Sales Finance Companies - Retail Instalment Financing

(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Value of contracts financed during month								
1960-Aug.	61.1	17.0	78.1	+ 0.5	14.1	19.6	33.7	+ 1.9	111.8
Sept.	49.4	16.6	66.0	-14.5	12.9	17.3	30.2	-15.6	96.2
Oct.	47.0	18.3	65.3	-13.0	11.0	18.0	29.0	- 4.1	94.3
Nov.	47.2	19.3	66.5	- 3.4	11.5	15.5	27.0	- 4.7	93.5
Dec.	42.2	18.6	60.8	- 7.7	11.1	17.3	28.4	- 5.1	89.2
1961-Jan.	36.7	13.2	49.9	+ 0.4	9.3	14.1	23.4	+ 4.0	73.3
Feb.	40.7	12.1	52.8	-16.9	8.2	12.0	20.2	-17.6	73.0
Mar.	47.6	12.9	60.5	-20.2	9.7	17.9	27.6	+ 0.4	88.1
Apr.	55.2	14.1	69.3	-15.9	12.1	15.6	27.7	-12.6	97.0
May	64.6	16.8	81.4	-13.1	14.6	21.4	36.0	-10.0	117.4
June	61.9	15.8	77.7	-17.4	12.8	21.1	33.9	-11.5	111.6
July	58.5	20.2	78.7	- 4.0	11.0	17.7	28.7	-13.6	107.4
Aug.	51.7	16.9	68.6	-12.2	12.1	21.3	33.4	- 0.9	102.0
Sept.	37.9	14.7	52.6	-20.3	11.6	21.0	32.6	+ 7.9	85.2
Oct.	43.4	16.6	60.0	- 8.1	10.6	17.3	27.9	- 3.8	87.9
Nov.	43.8	15.4	59.2	-11.0	10.7	20.3	31.0	+14.8	90.2
	Balances outstanding at month-end								
1960-Aug.	662.6	193.8	856.4	+ 5.4	157.5	247.4	404.9	+26.6	1,261.3
Sept.	656.0	195.4	851.4	+ 4.2	158.2	248.5	406.7	+22.9	1,258.1
Oct.	645.1	197.4	842.5	+ 2.8	156.4	247.5	403.9	+19.9	1,246.4
Nov.	636.6	202.7	839.3	+ 2.9	152.6	242.5	395.1	+16.5	1,234.4
Dec.	624.7	203.7	828.4	+ 2.8	150.8	242.6	393.4	+14.4	1,221.8
1961-Jan.	607.1	202.0	809.1	+ 1.9	149.2	242.2	391.4	+13.4	1,200.5
Feb.	596.1	197.8	793.9	+ 0.7	146.8	239.7	386.5	+10.7	1,180.4
Mar.	588.9	196.2	785.1	- 0.8	144.3	243.5	387.8	+ 9.5	1,172.9
Apr.	591.1	194.7	785.8	- 2.4	144.8	245.8	390.6	+ 7.2	1,176.4
May	595.0	196.1	791.1	- 4.3	149.1	254.4	403.5	+ 5.9	1,194.6
June	603.7	195.5	799.2	- 5.3	150.5	259.2	409.7	+ 2.8	1,208.8
July	609.7	200.3	810.0	- 5.2	150.3	261.3	411.6	+ 2.6	1,221.6
Aug.	606.9	200.7	807.6	- 5.7	150.4	262.3	412.7	+ 1.9	1,220.2
Sept.	596.1	200.7	796.8	- 6.4	149.5	261.2	410.7	+ 1.0	1,207.5
Oct.	584.6	199.9	784.5	- 6.9	147.3	258.1	405.4	+ 0.4	1,189.9
Nov.	570.5	199.1	769.6	- 8.3	148.2	257.9	406.1	+ 2.8	1,175.7

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
			%				%		
	Repayments during month								
1960-Aug.	59.0	16.9	75.9	+ 3.2	12.9	17.2	30.1	+28.4	106.0
Sept.	56.0	15.0	71.0	- 2.6	12.2	16.2	28.4	+14.7	99.4
Oct.	57.9	16.3	74.2	+ 2.3	12.8	19.0	31.8	+30.7	106.0
Nov.	55.7	14.0	69.7	- 4.4	15.3	20.5	35.8	+37.7	105.5
Dec.	54.1	17.6	71.7	- 5.5	12.9	17.2	30.1	+19.8	101.8
1961-Jan.	54.3	14.9	69.2	+13.6	10.9	14.5	25.4	+19.2	94.6
Feb.	51.7	16.3	68.0	- 2.0	10.6	14.5	25.1	+22.4	93.1
Mar.	54.8	14.5	69.3	- 5.3	12.2	14.1	26.3	+17.4	95.6
Apr.	53.0	15.6	68.6	+ 0.6	11.6	13.3	24.9	+16.4	93.5
May	60.7	15.4	76.1	+ 5.5	10.3	12.8	23.1	- 2.1	99.2
June	53.2	16.4	69.6	- 9.4	11.4	16.3	27.7	+34.5	97.4
July	52.5	15.3	67.8	- 5.7	11.2	15.6	26.8	-12.1	94.6
Aug.	54.5	16.5	71.0	- 6.3	12.0	20.3	32.3	+ 7.3	103.4
Sept.	48.7	14.7	63.4	-10.7	12.5	22.1	34.6	+21.8	98.0
Oct.	54.9	17.4	72.3	- 2.6	12.8	20.4	33.2	+ 4.4	105.5
Nov.	57.9	16.2	74.1	+ 6.3	9.8	20.5	30.3	-15.4	104.4

- (1) Passenger car financing includes cars sold for commercial as well as personal use.
 (2) Covers such lines as furniture, appliances, jewellery etc.
 (3) Percentage change from same month previous year.
 (4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

Note: Repayments are estimated by adding balances outstanding at end of previous month to the paper purchased during the month and subtracting balances owing at end of current month.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

Province	Units			Amount of financing		
	November 1960(2)	November 1961	Change prev. yr.	November 1960(2)	November 1961	Change prev. yr.
	number		%	\$'000		%
New passenger cars						
Atlantic Provinces.	870	797	- 8.4	1,872	1,753	- 6.4
Quebec	3,481	3,916	+12.5	8,223	9,435	+14.7
Ontario	5,151	4,555	-11.6	11,895	10,848	- 8.8
Manitoba	500	318	-36.4	1,337	772	-42.3
Saskatchewan	527	367	-30.4	1,169	797	-31.8
Alberta	917	744	-18.9	2,131	1,735	-18.6
British Columbia(1)	758	616	-18.7	1,715	1,518	-11.5
Canada	12,204	11,313	- 7.3	28,342	26,858	- 5.2
New commercial vehicles						
Atlantic Provinces.	183	204	+11.5	577	636	+10.2
Quebec	586	668	+14.0	2,413	2,809	+16.4
Ontario	593	544	- 8.3	1,702	1,765	+ 3.7
Manitoba	82	54	-34.1	284	182	-35.9
Saskatchewan	105	83	-21.0	409	249	-39.1
Alberta	302	256	-15.2	1,090	916	-16.0
British Columbia(1)	148	130	-12.2	640	436	-31.9
Canada	1,999	1,939	- 3.0	7,115	6,993	- 1.7
Used passenger cars						
Atlantic Provinces.	1,684	1,339	-20.5	1,516	1,206	-20.4
Quebec	4,946	4,579	- 7.4	4,669	4,619	- 1.1
Ontario	6,607	5,918	-10.4	6,614	6,135	- 7.2
Manitoba	980	755	-23.0	980	745	-24.0
Saskatchewan	1,353	918	-32.2	1,115	822	-26.3
Alberta	2,163	1,825	-15.6	2,078	1,865	-10.3
British Columbia(1)	1,725	1,407	-18.4	1,870	1,510	-19.3
Canada	19,458	16,741	-14.0	18,842	16,902	-10.3
Used commercial vehicles						
Atlantic Provinces.	342	277	-19.0	321	283	-11.8
Quebec	743	661	-11.0	1,259	1,146	- 9.0
Ontario	643	574	-10.7	871	857	- 1.6
Manitoba	163	110	-32.5	364	175	-51.9
Saskatchewan	231	176	-23.8	256	167	-34.8
Alberta	580	427	-26.4	797	598	-25.0
British Columbia(1)	327	308	- 5.8	552	478	-13.4
Canada	3,029	2,533	-16.4	4,420	3,704	-16.2

(1) Includes Yukon and Northwest Territories.

(2) Revised.

CATALOGUE No.

61-004

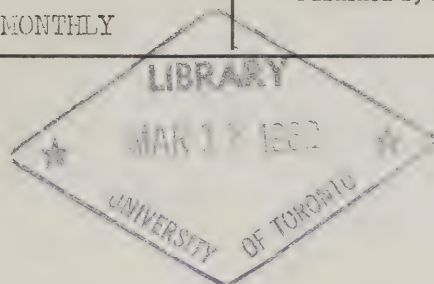
DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

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CREDIT STATISTICS

December 1961

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balances Outstanding at Month-End		
	December 1960	December 1961	Change
Sales finance companies:			\$
Consumer goods	828	760	- 8.2
Commercial goods	393	401	+ 2.0
Small loan companies:			
Cash loans	504	548	+ 8.7
Instalment credit	45	35	-22.2
Department stores	(r) 368	401	+ 9.0
Furniture, appliance stores ..	(r) 195	195	(1)
Chartered banks:			
Personal loans:			
Fully secured	286	336	+17.5
Home improvement	56	66	+17.9
Other	857	1,030	+20.2

(1) No change

(r) Revised

Prepared in the Industry and Merchandising Division

ROGER DUHAMEL, F.R.S.C., Queen's Printer and Controller of Stationery, Ottawa, 1962

6542-501-12

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

No.	Year and month	Sales finance companies (retail)		Small loan companies		Department stores (5)	Furniture, appliance stores
		Consumer goods (1)	Commercial goods (2)	Cash loans (3)	Installment credit (4)		
		millions of dollars					
1	End of:						
2	1953	516	184	173	3	167	138
3	4	492	164	209	6	186	156
4	5	599	192	273	6	226	175
5	6	756	279	343	13	244	189
6	7	780	288	347	15	262	195
7	8	768	257	382	19	282	197
8	9	806	344	446	38	314	202
9	1960 - Sept.	851	407	490	47	305	191
10	- Oct.	842	404	494	47	313	192
11	- Nov.	839	395	494	46	328	193
12	- Dec.	828	393	504	45	(r) 368	(r) 195
13	1961 - Jan.	809	391	499	45	(r) 354	(r) 186
14	- Feb.	794	386	499	44	(r) 339	(r) 185
15	- Mar.	785	388	503	43	(r) 332	(r) 182
16	- Apr.	786	391	508	42	(r) 331	(r) 181
17	- May	791	404	514	42	(r) 334	(r) 181
18	- June	799	410	520	42	(r) 336	(r) 182
19	- July	810	412	523	37	(r) 328	(r) 183
20	- Aug.	808	413	526	37	(r) 331	(r) 188
21	- Sept.	797	411	526	37	(r) 339	(r) 189
22	- Oct.	784	405	525	35	(r) 347	(r) 189
23	- Nov.	770	406	536	35	(r) 358	(r) 191
	- Dec.	760	401	548	35	401	195

- (1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

Chartered banks personal loans			Sub- total (excl. col.2) (7)	Life insurance companies' policy loans	Quebec savings banks' loans	Other retail dealers (ex. dept., furniture and appliance stores)		Oil company credit cards (9)	Credit unions (10)	No.
Fully secured (6)	Home improve- ment	Other				Instal- ment (8)	Charge (8)			
millions of dollars										
269	-	308	1,574	225	8	72	306	-	129	1
253	-	351	1,653	240	7	72	318	-	151	2
339	24	441	2,083	250	8	81	340	20	174	3
313	38	435	2,331	270	11	85	354	26	226	4
257	48	420	2,326	295	13	100	343	32	258	5
287	58	553	2,546	305	12	96	362	35	320	6
282	60	719	2,867	323	13	101	376	40	397	7
284	55	826	3,049	343	18	91	362	51	..	8
278	55	840	3,061	344	15					9
283	56	843	3,082	344	20					10
286	56	857	3,139 ^r	344	14	97	378	43	425	11
281	56	863	3,093	347	19					12
279	56	859	3,055 ^r	347	17					13
283	56	873	3,057	349	17	93	354	39	..	14
286	56	904	3,094	350	18					15
292	57	935	3,146 ^r	352	20					16
303	61	949	3,192 ^r	353	18	93	369	45	..	17
314	61	970	3,226	354	19					18
312	63	995	3,260 ^r	355	18					19
319	64	993	3,264 ^r	357	17	95	364	53		20
330	65	1,008	3,283 ^r	358	17					21
329 ^r	65	1,022	3,306 ^r	359	21					22
336	66	1,030	3,371	360	17			47		23

(8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

(9) Amount owing to oil companies, excluding commercial accounts.

(10) Not available quarterly.

.. Figures not available.

^r Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

TABLE 2. Sales Finance Companies - Retail Instalment Financing

(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Value of contracts financed during month								
1960-Sept.	49.4	16.6	66.0	-14.5	12.9	17.3	30.2	-15.6	96.2
Oct.	47.0	18.3	65.3	-13.0	11.0	18.0	29.0	- 4.1	94.3
Nov.	47.2	19.3	66.5	- 3.4	11.5	15.5	27.0	- 4.7	93.5
Dec.	42.2	18.6	60.8	- 7.7	11.1	17.3	28.4	- 5.1	89.2
1961-Jan.	36.7	13.2	49.9	+ 0.4	9.3	14.1	23.4	+ 4.0	73.3
Feb.	40.7	12.1	52.8	-16.9	8.2	12.0	20.2	-17.6	73.0
Mar.	47.6	12.9	60.5	-20.2	9.7	17.9	27.6	+ 0.4	88.1
Apr.	55.2	14.1	69.3	-15.9	12.1	15.6	27.7	-12.6	97.0
May	64.6	16.8	81.4	-13.1	14.6	21.4	36.0	-10.0	117.4
June	61.9	15.8	77.7	-17.4	12.8	21.1	33.9	-11.5	111.6
July	58.5	20.2	78.7	- 4.0	11.0	17.7	28.7	-13.6	107.4
Aug.	51.7	16.9	68.6	-12.2	12.1	21.3	33.4	- 0.9	102.0
Sept.	37.9	14.7	52.6	-20.3	11.6	21.0	32.6	+ 7.9	85.2
Oct.	43.4	16.6	60.0	- 8.1	10.6	17.3	27.9	- 3.8	87.9
Nov.	43.8	15.4	59.2	-11.0	10.7	20.3	31.0	+14.8	90.2
Dec.	35.9	15.9	51.8	-14.8	9.5	17.5	27.0	- 4.9	78.8
	Balances outstanding at month-end								
1960-Sept.	656.0	195.4	851.4	+ 4.2	158.2	248.5	406.7	+22.9	1,258.1
Oct.	645.1	197.4	842.5	+ 2.8	156.4	247.5	403.9	+19.9	1,246.4
Nov.	636.6	202.7	839.3	+ 2.9	152.6	242.5	395.1	+16.5	1,234.4
Dec.	624.7	203.7	828.4	+ 2.8	150.8	242.6	393.4	+14.4	1,221.8
1961-Jan.	607.1	202.0	809.1	+ 1.9	149.2	242.2	391.4	+13.4	1,200.5
Feb.	596.1	197.8	793.9	+ 0.7	146.8	239.7	386.5	+10.7	1,180.4
Mar.	588.9	196.2	785.1	- 0.8	144.3	243.5	387.8	+ 9.5	1,172.9
Apr.	591.1	194.7	785.8	- 2.4	144.8	245.8	390.6	+ 7.2	1,176.4
May	595.0	196.1	791.1	- 4.3	149.1	254.4	403.5	+ 5.9	1,194.6
June	603.7	195.5	799.2	- 5.3	150.5	259.2	409.7	+ 2.8	1,208.8
July	609.7	200.3	810.0	- 5.2	150.3	261.3	411.6	+ 2.6	1,221.6
Aug.	606.9	200.7	807.6	- 5.7	150.4	262.3	412.7	+ 1.9	1,220.2
Sept.	596.1	200.7	796.8	- 6.4	149.5	261.2	410.7	+ 1.0	1,207.5
Oct.	584.6	199.9	784.5	- 6.9	147.3	258.1	405.4	+ 0.4	1,189.9
Nov.	570.5	199.1	769.6	- 8.3	148.2	257.9	406.1	+ 2.8	1,175.7
Dec.	559.7	199.9	759.6	- 8.3	145.9	255.5	401.4	+ 2.0	1,161.0

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
				%				%	
	Repayments during month								
1960-Sept.	56.0	15.0	71.0	- 2.6	12.2	16.2	28.4	+14.7	99.4
Oct.	57.9	16.3	74.2	+ 2.3	12.8	19.0	31.8	+30.7	106.0
Nov.	55.7	14.0	69.7	- 4.4	15.3	20.5	35.8	+37.7	105.5
Dec.	54.1	17.6	71.7	- 5.5	12.9	17.2	30.1	+19.8	101.8
1961-Jan.	54.3	14.9	69.2	+13.6	10.9	14.5	25.4	+19.2	94.6
Feb.	51.7	16.3	68.0	- 2.0	10.6	14.5	25.1	+22.4	93.1
Mar.	54.8	14.5	69.3	- 5.3	12.2	14.1	26.3	+17.4	95.6
Apr.	53.0	15.6	68.6	+ 0.6	11.6	13.3	24.9	+16.4	93.5
May	60.7	15.4	76.1	+ 5.5	10.3	12.8	23.1	- 2.1	99.2
June	53.2	16.4	69.6	- 9.4	11.4	16.3	27.7	+34.5	97.4
July	52.5	15.3	67.8	- 5.7	11.2	15.6	26.8	-12.1	94.6
Aug.	54.5	16.5	71.0	- 6.3	12.0	20.3	32.3	+ 7.3	103.4
Sept.	48.7	14.7	63.4	-10.7	12.5	22.1	34.6	+21.8	98.0
Oct.	54.9	17.4	72.3	- 2.6	12.8	20.4	33.2	+ 4.4	105.5
Nov.	57.9	16.2	74.1	+ 6.3	9.8	20.5	30.3	-15.4	104.4
Dec.	46.7	15.1	61.8	-13.8	11.8	19.9	31.7	+ 5.3	93.5

(1) Passenger car financing includes cars sold for commercial as well as personal use.

(2) Covers such lines as furniture, appliances, jewellery etc.

(3) Percentage change from same month previous year.

(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

Note: Repayments are estimated by adding balances outstanding at end of previous month to the paper purchased during the month and subtracting balances owing at end of current month.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

Province	Units			Amount of financing		
	December 1960 (2)	December 1961	Change prev. yr.	December 1960 (2)	December 1961	Change prev. yr.
	number		%	\$'000		%
New passenger cars						
Atlantic Provinces.	720	664	- 7.8	1,559	1,510	- 3.1
Quebec	2,811	3,029	+ 7.8	6,796	7,447	+ 9.6
Ontario	4,599	3,617	-21.4	10,647	8,857	-16.8
Manitoba	482	235	-51.2	1,248	536	-57.1
Saskatchewan	435	314	-27.8	988	713	-27.8
Alberta	961	690	-28.2	2,080	1,687	-18.9
British Columbia(1)	694	572	-17.6	1,612	1,411	-12.5
Canada	10,702	9,121	-14.8	24,930	22,161	-11.1
New commercial vehicles						
Atlantic Provinces.	153	160	+ 4.6	511	492	- 3.7
Quebec	498	508	+ 2.0	2,319	2,761	+19.1
Ontario	485	412	-15.1	1,578	1,342	-15.0
Manitoba	89	36	-59.6	356	135	-62.1
Saskatchewan	114	66	-42.1	344	185	-46.2
Alberta	251	233	- 7.2	895	774	-13.5
British Columbia(1)	150	129	-14.0	759	511	-32.7
Canada	1,740	1,544	-11.3	6,762	6,200	- 8.3
Used passenger cars						
Atlantic Provinces.	1,410	1,058	-25.0	1,298	986	-24.0
Quebec	4,371	3,549	-18.8	4,602	3,627	-21.2
Ontario	6,050	4,655	-23.1	6,287	5,055	-19.6
Manitoba	791	574	-27.4	836	613	-26.7
Saskatchewan	971	706	-27.3	930	644	-30.8
Alberta	1,722	1,413	-17.9	1,713	1,519	-11.3
British Columbia(1)	1,469	1,177	-19.9	1,611	1,295	-19.6
Canada	16,784	13,132	-21.8	17,277	13,739	-20.5
Used commercial vehicles						
Atlantic Provinces.	272	208	-23.5	270	237	-12.2
Quebec	663	576	-13.1	1,182	1,134	- 4.1
Ontario	620	465	-25.0	968	707	-27.0
Manitoba	142	64	-54.9	234	114	-51.3
Saskatchewan	168	139	-17.3	207	171	-17.4
Alberta	471	357	-24.2	842	517	-38.6
British Columbia(1)	272	234	-14.0	602	430	-28.6
Canada	2,608	2,043	-21.7	4,305	3,310	-23.1

(1) Includes Yukon and Northwest Territories.

(2) Revised

TABLE 4. Sales Finance Companies

Date	Wholesale			Average repayment terms on retail paper purchased			
	Paper purchased	Estimated repay- ments	Balances out- standing (end of period)	Passenger cars and commercial vehicles		Other consumer goods	Other comm. & indus- trial goods
				New	Used		
Calendar Years	millions of dollars			months			
1956	1,213	..	182	..	..	..	..
1957	1,185	1,165	202	..	..	..	..
1958	1,105	1,116	191	24.1	17.0	20.1	25.1
1959	1,307	1,301	197	25.2	17.6	23.2	26.9
Quarterly							
1959 - III	234	320	168	25.9	17.6	24.8	26.3
IV	295	266	197	25.3	17.3	21.0	26.8
1960 - I	379	293	283	25.4	17.8	22.1	27.7
II	422	437	268	25.9	17.8	23.7	26.9
III	196	304	160	26.8	17.6	24.5	28.3
IV	357	288	229	25.6	17.3	22.8	28.7
1961 - I	303	277	255	25.7	18.1	22.8	30.1
II	366	400	221	26.4	17.8	26.7	26.6
III	200	296	125	27.4	17.7	24.6	31.5
IV	361	307	179	26.6	17.9	23.4	30.8

.. Figures not available.

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MONTHLY

DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

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CREDIT STATISTICS

January 1962

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balances Outstanding at Month-End		
	January 1961	January 1962	Change
			%
Sales finance companies:			
Consumer goods	809	745	- 7.9
Commercial goods	391	399	+ 2.0
Small loan companies:			
Cash loans	499	548	+ 9.8
Instalment credit	45	35	-22.2
Department stores	354	387	+ 9.3
Furniture, appliance stores	186	190	+ 2.2
Chartered banks:			
Personal loans:			
Fully secured	231	330	+17.4
Home improvement	56	66	+17.9
Other	863	1,044	+21.0

6542-501-12

Prepared in the Industry and Merchandising Division

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

No.	Year and month	Sales finance companies (retail)		Small loan companies		Department stores (5)	Furniture, appliance stores
		Consumer goods (1)	Commercial goods (2)	Cash loans (3)	Instalment credit (4)		
		millions of dollars					
1	End of: 1953	516	184	173	3	167	138
2	4	492	164	209	6	186	156
3	5	599	192	273	6	226	175
4	6	756	279	343	13	244	189
5	7	780	288	347	15	262	195
6	8	768	257	382	19	282	197
7	9	806	344	446	38	314	202
8	1960 - Oct.	842	404	494	47	313	192
9	- Nov.	839	395	494	46	328	193
10	- Dec.	828	393	504	45	368	195
11	1961 - Jan.	809	391	499	45	354	186
12	- Feb.	794	386	499	44	339	185
13	- Mar.	785	388	503	43	332	182
14	- Apr.	786	391	508	42	331	181
15	- May	791	404	514	42	334	181
16	- June	799	410	520	42	336	182
17	- July	810	412	523	37	328	183
18	- Aug.	808	413	526	37	331	188
19	- Sept.	797	411	526	37	339	189
20	- Oct.	784	405	525	35	347	189
21	- Nov.	770	406	536	35	358	191
22	- Dec.	760	401	548	35	401	195
23	1962 - Jan.	745	399	548	35	387	190

- (1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

Chartered banks personal loans			Sub- total (excl. col.2) (7)	Life insurance companies' policy loans	Quebec savings banks' loans	Other retail dealers (ex. dept., furniture and appliance stores)		Oil company credit cards (9)	Credit unions (10)	No.
Fully secured (6)	Home improve- ment	Other				Instal- ment (8)	Charge (8)			
millions of dollars										
269	-	308	1,574	225	8	72	306	-	129	1
253	-	351	1,653	240	7	72	318	-	151	2
339	24	441	2,083	250	8	81	340	20	174	3
313	38	435	2,331	270	11	85	354	26	226	4
257	48	420	2,324	295	13	100	343	32	258	5
287	58	553	2,546	305	12	96	362	35	320	6
282	60	719	2,867	323	13	101	376	40	397	7
278	55	840	3,061	344	15					8
283	56	843	3,082	344	20					9
286	56	857	3,139	344	14	97	378	43	425	10
281	56	863	3,093	347	19					11
279	56	859	3,055	347	17					12
283	56	873	3,057	349	17	93	354	39	..	13
286	56	904	3,094	350	18					14
292	57	935	3,146	352	20					15
303	61	949	3,192	353	18	93	369	45	..	16
314	61	970	3,226	354	19					17
312	63	995	3,260	355	18					18
319	64	993	3,264	357	17	95	(r)370	53		19
330	65	1,008	3,283	358	17					20
329	65	1,022	3,306	359	21					21
336	66	1,030	3,371	360	17	102	390	47		22
330	66	1,044	3,345	361	18					23

(8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

(9) Amount owing to oil companies, excluding commercial accounts.

(10) Not available quarterly.

.. Figures not available.

r Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

TABLE 2. Sales Finance Companies - Retail Instalment Financing

(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Value of contracts financed during month								
1960-Oct.	47.0	18.3	65.3	-13.0	11.0	18.0	29.0	- 4.1	94.3
Nov.	47.2	19.3	66.5	- 3.4	11.5	15.5	27.0	- 4.7	93.5
Dec.	42.2	18.6	60.8	- 7.7	11.1	17.3	28.4	- 5.1	89.2
1961-Jan.	36.7	13.2	49.9	+ 0.4	9.3	14.1	23.4	+ 4.0	73.3
Feb.	40.7	12.1	52.8	-16.9	8.2	12.0	20.2	-17.6	73.0
Mar.	47.6	12.9	60.5	-20.2	9.7	17.9	27.6	+ 0.4	88.1
Apr.	55.2	14.1	69.3	-15.9	12.1	15.6	27.7	-12.6	97.0
May	64.6	16.8	81.4	-13.1	14.6	21.4	36.0	-10.0	117.4
June	61.9	15.8	77.7	-17.4	12.8	21.1	33.9	-11.5	111.6
July	58.5	20.2	78.7	- 4.0	11.0	17.7	28.7	-13.6	107.4
Aug.	51.7	16.9	68.6	-12.2	12.1	21.3	33.4	- 0.9	102.0
Sept.	37.9	14.7	52.6	-20.3	11.6	21.0	32.6	+ 7.9	85.2
Oct.	43.4	16.6	60.0	- 8.1	10.6	17.3	27.9	- 3.8	87.9
Nov.	43.8	15.4	59.2	-11.0	10.7	20.3	31.0	+14.8	90.2
Dec.	35.9	15.9	51.8	-14.8	9.5	17.5	27.0	- 4.9	78.8
1962-Jan.	38.8	13.1	51.9	+ 4.0	8.9	17.9	26.8	+14.5	78.7
	Balances outstanding at month-end								
1960-Oct.	645.1	197.4	842.5	+ 2.8	156.4	247.5	403.9	+19.9	1,246.4
Nov.	636.6	202.7	839.3	+ 2.9	152.6	242.5	395.1	+16.5	1,234.4
Dec.	624.7	203.7	828.4	+ 2.8	150.8	242.6	393.4	+14.4	1,221.8
1961-Jan.	607.1	202.0	809.1	+ 1.9	149.2	242.2	391.4	+13.4	1,200.5
Feb.	596.1	197.8	793.9	+ 0.7	146.8	239.7	386.5	+10.7	1,180.4
Mar.	588.9	196.2	785.1	- 0.8	144.3	243.5	387.8	+ 9.5	1,172.9
Apr.	591.1	194.7	785.8	- 2.4	144.8	245.8	390.6	+ 7.2	1,176.4
May	595.0	196.1	791.1	- 4.3	149.1	254.4	403.5	+ 5.9	1,194.6
June	603.7	195.5	799.2	- 5.3	150.5	259.2	409.7	+ 2.8	1,208.8
July	609.7	200.3	810.0	- 5.2	150.3	261.3	411.6	+ 2.6	1,221.6
Aug.	606.9	200.7	807.6	- 5.7	150.4	262.3	412.7	+ 1.9	1,220.2
Sept.	596.1	200.7	796.8	- 6.4	149.5	261.2	410.7	+ 1.0	1,207.5
Oct.	584.6	199.9	784.5	- 6.9	147.3	258.1	405.4	+ 0.4	1,189.9
Nov.	570.5	199.1	769.6	- 8.3	148.2	257.9	406.1	+ 2.8	1,175.7
Dec.	559.7	199.8 ^r	759.5 ^r	- 8.3	145.9	255.5	401.4	+ 2.0	1,160.9 ^r
1962-Jan.	548.1	197.4	745.5	- 7.9	143.8	255.0	398.8	+ 1.9	1,144.3

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commercial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
				%				%	
	Repayments during month								
1960-Oct.	57.9	16.3	74.2	+ 2.3	12.8	19.0	31.8	+30.7	106.0
Nov.	55.7	14.0	69.7	- 4.4	15.3	20.5	35.8	+37.7	105.5
Dec.	54.1	17.6	71.7	- 5.5	12.9	17.2	30.1	+19.8	101.8
1961-Jan.	54.3	14.9	69.2	+13.6	10.9	14.5	25.4	+19.2	94.6
Feb.	51.7	16.3	68.0	- 2.0	10.6	14.5	25.1	+22.4	93.1
Mar.	54.8	14.5	69.3	- 5.3	12.2	14.1	26.3	+17.4	95.6
Apr.	53.0	15.6	68.6	+ 0.6	11.6	13.3	24.9	+16.4	93.5
May	60.7	15.4	76.1	+ 5.5	10.3	12.8	23.1	- 2.1	99.2
June	53.2	16.4	69.6	- 9.4	11.4	16.3	27.7	+34.5	97.4
July	52.5	15.3	67.8	- 5.7	11.2	15.6	26.8	-12.1	94.6
Aug.	54.5	16.5	71.0	- 6.3	12.0	20.3	32.3	+ 7.3	103.4
Sept.	48.7	14.7	63.4	-10.7	12.5	22.1	34.6	+21.8	98.0
Oct.	54.9	17.4	72.3	- 2.6	12.8	20.4	33.2	+ 4.4	105.5
Nov.	57.9	16.2	74.1	+ 6.3	9.8	20.5	30.3	-15.4	104.4
Dec.	46.7	15.2 ^r	61.9 ^r	-13.8	11.8	19.9	31.7	+ 5.3	93.6 ^r
1962-Jan.	50.4	15.5	65.9	- 4.8	11.0	18.4	29.4	+15.7	95.3

(1) Passenger car financing includes cars sold for commercial as well as personal use.

(2) Covers such lines as furniture, appliances, jewellery etc.

(3) Percentage change from same month previous year.

(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

r revised figures.

Note: Repayments are estimated by adding balances outstanding at end of previous month to the paper purchased during the month and subtracting balances owing at end of current month.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

Province	Units			Amount of financing		
	January 1961	January 1962	Change prev. yr.	January 1961	January 1962	Change prev. yr.
	number		%	\$'000		%
New passenger cars						
Atlantic Provinces.	532	660	+24.1	1,183	1,486	+25.6
Quebec	2,144	3,014	+40.6	5,215	7,463	+43.1
Ontario	3,536	3,644	+ 3.1	8,519	8,946	+ 5.0
Manitoba	599	280	-53.3	1,479	677	-54.2
Saskatchewan	345	296	-14.2	842	746	-11.4
Alberta	896	733	-18.2	1,879	1,815	- 3.4
British Columbia(1)	493	586	+18.9	1,168	1,470	+25.9
Canada	8,545	9,213	+ 7.8	20,285	22,603	+11.4
New commercial vehicles						
Atlantic Provinces.	152	148	- 2.6	528	489	- 7.4
Quebec	477	492	+ 3.1	2,011	2,355	+17.1
Ontario	411	390	- 5.1	1,547	1,390	-10.1
Manitoba	56	47	-16.1	226	165	-27.0
Saskatchewan	74	59	-20.3	235	182	-22.6
Alberta	234	220	- 6.0	975	795	-18.5
British Columbia(1)	104	131	+26.0	463	441	- 4.8
Canada	1,508	1,487	- 1.4	5,985	5,817	- 2.8
Used passenger cars						
Atlantic Provinces.	1,062	1,170	+10.2	1,019	1,171	+14.9
Quebec	3,424	3,829	+11.8	3,495	4,095	+17.2
Ontario	5,924	5,166	-12.8	6,377	5,994	- 6.0
Manitoba	1,231	584	-52.6	1,369	665	-51.4
Saskatchewan	792	733	- 7.4	755	684	- 9.4
Alberta	1,834	1,756	- 4.3	1,795	1,934	+ 7.7
British Columbia(1)	1,451	1,429	- 1.5	1,620	1,653	+ 2.0
Canada	15,718	14,667	- 6.7	16,430	16,196	- 1.4
Used commercial vehicles						
Atlantic Provinces.	188	219	+16.5	188	246	+30.9
Quebec	532	474	-10.9	775	753	- 2.8
Ontario	515	443	-14.0	766	907	+18.4
Manitoba	112	64	-42.9	228	99	-56.6
Saskatchewan	161	122	-24.2	196	149	-24.0
Alberta	383	378	- 1.3	692	534	-22.8
British Columbia(1)	260	269	+ 3.5	475	421	-11.4
Canada	2,151	1,969	- 8.5	3,320	3,109	- 6.4

(1) Includes Yukon and Northwest Territories.

TABLE 4. Sales Finance Companies

Date	Wholesale			Average repayment terms on retail paper purchased			
	Paper Purchased	Estimated Repay- ments	Balances out- standing (end of period)	Passenger cars and commercial vehicles		Other consumer goods	Other comm. & indus- trial goods
				New	Used		
Calendar Years	millions of dollars			months			
1956	1,213	..	182	..	..	..	..
1957	1,185	1,165	202	..	..	..	..
1958	1,105	1,116	191	24.1	17.0	20.1	25.1
1959	1,307	1,301	197	25.2	17.6	23.2	26.9
Quarterly							
1959 - IV	295	266	197	25.3	17.3	21.0	26.8
1960 - I	379	293	283	25.4	17.8	22.1	27.7
II	422	437	268	25.9	17.8	23.7	26.9
III	196	304	160	26.8	17.6	24.5	28.3
IV	357	288	229	25.6	17.3	22.8	28.7
1961 - I	303	277	255	25.7	18.1	22.8	30.1
II	366	400	221	26.4	17.8	26.7	26.6
III	200	296	125	27.4	17.7	24.6	31.5
IV	361	307	179	26.6	17.9	23.4	30.8

.. Figures not available.

TABLE 5. Accounts Receivable - Retail Dealers
Percentage Change - December 31, 1961 over December 31, 1960

Trade	Instalment receivables	Charge account receivables	Total receivables
Total, all trades .....	..	..	+ 4.9
Department stores .....	..	..	+ 9.0
Motor vehicle dealers	+10.2	+ 6.0	+ 6.7
Men's clothing stores	+ 8.3	+ 3.5	+ 5.2
Family clothing stores	+ 7.1	+ 2.8	+ 5.1
Women's clothing stores	(1)	+ 2.6	+ 2.0
Hardware stores	+ 2.0	- 0.4	+ 0.3
Furniture, appliance and radio stores ..	- 0.7	+ 5.6	+ 0.1
Jewellery stores	- 5.6	+ 3.9	- 2.5
Grocery and combination (independent) stores .....	..	..	- 2.4
General stores .....	..	..	+ 4.7
Fuel dealers	+12.0	(1)	+ 0.6
Garages and filling stations .....	..	..	- 1.1

.. Figures not available.

(1) No change

TABLE 6. Accounts Receivable - by Kind of Business
(dollar estimates in millions)

Date	Instalment	Charge	Total	Instalment	Charge	Total
Total, all trades			Motor vehicle dealers			
1959 - Dec. 31 ...	523.8	468.7	992.5	16.9	77.4	94.3
1960 - March 31 ..	494.5	423.3	917.8	16.9	81.6	98.5
June 30 ...	505.8	432.0	937.8	18.3	87.1	105.4
Sept. 30 ..	..	..	948.4	17.2	81.6	98.8
Dec. 31 ...	..	..	1,037.6	15.7	77.8	93.5
1961 - March 31 ..	..	..	960.8	16.8	78.1	94.9
June 30 ...	..	..	980.3	18.3	86.0	104.3
Sept. 30 ..	..	..	993.5 ^r	17.7	83.7	101.4
Dec. 31 ...	..	..	1,088.2	17.3	82.5	99.8
Men's clothing stores			Family clothing stores			
1959 - Dec. 31 ...	5.9	11.4	17.3	12.8	10.5	23.3
1960 - March 31 ..	4.9	9.8	14.7	11.0	8.6	19.6
June 30 ...	5.1	9.9	15.0	11.1	9.2	20.3
Sept. 30 ..	4.9	9.1	14.0	10.7	9.3	20.0
Dec. 31 ...	6.0	11.4	17.4	12.7	10.8	23.5
1961 - March 31 ..	5.4	9.9	15.3	11.3	9.0	20.3
June 30 ...	5.4	9.9	15.3	11.2	9.4	20.6
Sept. 30 ..	5.2	9.3	14.5	11.0	9.3	20.3
Dec. 31 ...	6.5	11.8	18.3	13.6	11.1	24.7
Women's clothing stores			Hardware stores			
1959 - Dec. 31 ...	3.3	11.3	14.6	8.6	25.9	34.5
1960 - March 31 ..	2.8	10.0	12.8	8.4	22.6	31.0
June 30 ...	2.8	10.0	12.8	9.0	26.3	35.3
Sept. 30 ..	2.7	10.7	13.4	9.6	27.2	36.8
Dec. 31 ...	3.3	11.5	14.8	9.9	27.1	37.0
1961 - March 31 ..	2.7	10.1	12.8	9.4	23.5	32.9
June 30 ...	2.7	9.8	12.5	9.5	27.3	36.8
Sept. 30 ..	2.7	10.6	13.3	9.7	28.2	37.9
Dec. 31 ...	3.3	11.8	15.1	10.1	27.0	37.1
Furniture, appliance and radio stores			Jewellery stores			
1959 - Dec. 31 ...	172.9	28.6	201.5	16.6	7.8	24.4
1960 - March 31 ..	166.4	23.5	189.9	13.8	4.9	18.7
June 30 ...	166.9	23.2	190.1	12.9	5.0	17.9
Sept. 30 ..	167.3	23.8	191.1	12.5	4.9	17.4
Dec. 31 ...	169.6 ^r	25.1 ^r	194.7 ^r	16.1	7.6	23.7
1961 - March 31 ..	159.4 ^r	22.1 ^r	181.5 ^r	13.2	5.1	18.3
June 30 ...	159.4 ^r	22.7 ^r	182.1 ^r	12.4	5.4	17.8
Sept. 30 ..	163.9 ^r	25.1 ^r	189.0 ^r	12.0	5.1	17.1
Dec. 31 ...	168.4	26.5	194.9	15.2	7.9	23.1

Figures not available.

(r) revised

TABLE 6. Accounts Receivable - by Kind of Business - Concluded
(dollar estimates in millions)

Date	Instalment	Charge	Total	Instalment	Charge	Total
1959 - Dec. 31 1960 - March 31 June 30 Sept. 30 Dec. 31 1961 - March 31 June 30 Sept. 30 Dec. 31	Fuel dealers			Department stores		
	2.0	45.1	47.1	250.5	63.6	314.1
	2.0	51.8	53.8	237.9	46.4	284.3
	1.8	34.0	35.8	247.5	48.6	296.1
	2.0	30.4	32.4	..	..	304.6
	2.5	49.4	51.9	..	..	367.7 ^r
	2.7	53.3	56.0	..	..	332.2 ^r
	2.3	37.1	39.4	..	..	336.1 ^r
	2.5	32.9	35.4	..	..	339.4 ^r
	2.8	49.4	52.2	..	..	400.7
	Grocery and combination stores (independent)			General stores		
	..	..	37.7	..	..	31.0
	..	..	34.7	..	..	28.5
	..	..	35.3	..	..	31.9
	..	..	35.4	..	..	33.7
	..	..	37.6	..	..	31.8
..	..	35.0	..	..	29.1	
..	..	35.8	..	..	32.7	
..	..	34.9	..	..	33.6	
..	..	36.7	..	..	33.3	
1959 - Dec. 31 1960 - March 31 June 30 Sept. 30 Dec. 31 1961 - March 31 June 30 Sept. 30 Dec. 31	Garages and filling stations			All other trades		
	..	..	26.2	33.4	93.1	126.5
	..	..	26.1	29.6	75.6	105.2
	..	..	28.9	29.6	83.4	113.0
	..	..	29.3	31.1	90.4	121.5
	..	..	28.0	30.7	85.3	116.0
	..	..	27.0	30.2	75.3	105.5
	..	..	30.6	30.3	86.0	116.3
	..	..	29.8	33.5	93.4 ^r	126.9 ^r
	..	..	27.7	32.2	92.4	124.6

.. Figures not available.

CATALOGUE No.

61-004

MONTHLY

DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

Published by Authority of the Honourable George Hees, Minister of Trade and Commerce

Price: \$2.00 a year

CREDIT STATISTICS

February 1962

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balances Outstanding at Month-End		
	February 1961	February 1962	Change
			%
Sales finance companies:			
Consumer goods	794	737	- 7.2
Commercial goods	386	396	+ 2.6
Small loan companies:			
Cash loans	499	550	+10.2
Instalment credit	44	34	-22.7
Department stores	339	370	+ 9.1
Furniture, appliance stores	185	185	(1)
Chartered banks:			
Personal loans:			
Fully secured	279	346	+24.0
Home improvement	56	66	+17.9
Other	859	1,052	+22.5

(1) No change
6542-501-22

Prepared in the Industry and Merchandising Division

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

No.	Year and month	Sales finance companies (retail)		Small loan companies		Department stores (5)	Furniture, appliance stores
		Consumer goods (1)	Commercial goods (2)	Cash loans (3)	Installment credit (4)		
		millions of dollars					
1	End of: 1953	516	184	173	3	167	138
2	4	492	164	209	6	186	156
3	5	599	192	273	6	226	175
4	6	756	279	343	13	244	189
5	7	780	288	347	15	262	195
6	8	768	257	382	19	282	197
7	9	806	344	446	38	314	202
8	1960 - Nov.	839	395	494	46	328	193
9	- Dec.	828	393	504	45	368	195
10	1961 - Jan.	809	391	499	45	354	186
11	- Feb.	794	386	499	44	339	185
12	- Mar.	785	388	503	43	332	182
13	- Apr.	786	391	508	42	331	181
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15	- June	799	410	520	42	336	182
16	- July	810	412	523	37	328	183
17	- Aug.	808	413	526	37	331	188
18	- Sept.	797	411	526	37	339	189
19	- Oct.	784	405	525	35	347	189
20	- Nov.	770	406	536	35	358	191
21	- Dec.	760	401	548	35	401	195
22	1962 - Jan.	745	399	548	35	387	190
23	- Feb.	737	396	550	34	370	185

- (1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

Chartered banks personal loans			Sub- total (excl. col.2) (7)	Life insurance companies' policy loans	Quebec savings banks' loans	Other retail dealers (ex. dept., furniture and appliance stores)		Oil company credit cards (9)	Credit unions (10)	No.
Fully secured (6)	Home improve- ment	Other				Instal- ment (8)	Charge (8)			
millions of dollars										
269	-	308	1,574	225	8	72	306	-	129	1
253	-	351	1,653	240	7	72	318	-	151	2
339	24	441	2,083	250	8	81	340	20	174	3
313	38	435	2,331	270	11	85	354	26	226	4
257	48	420	2,324	295	13	100	343	32	258	5
287	58	553	2,546	305	12	96	362	35	320	6
282	60	719	2,867	323	13	101	376	40	397	7
283	56	843	3,082	344	20					8
286	56	857	3,139	344	14	97	378	43	425	9
281	56	863	3,093	347	19					10
279	56	859	3,055	347	17					11
283	56	873	3,057	349	17	93	354	39	..	12
286	56	904	3,094	350	18					13
292	57	935	3,146	352	20					14
303	61	949	3,192	353	18	93	369	45	..	15
314	61	970	3,226	354	19					16
312	63	995	3,260	355	18					17
319	64	993	3,264	357	17	95	370	53		18
330	65	1,008	3,283	358	17					19
329	65	1,022	3,306	359	21					20
336	66	1,030	3,371	360	17	102	390	47		21
330	66	1,044	3,345	361	18					22
346	66	1,052	3,340	362	19					23

(8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

(9) Amount owing to oil companies, excluding commercial accounts.

(10) Not available quarterly.

.. Figures not available.

r Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

TABLE 2. Sales Finance Companies - Retail Instalment Financing
(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Value of contracts financed during month								
1960-Nov.	47.2	19.3	66.5	- 3.4	11.5	15.5	27.0	- 4.7	93.5
Dec.	42.2	18.6	60.8	- 7.7	11.1	17.3	28.4	- 5.1	89.2
1961-Jan.	36.7	13.2	49.9	+ 0.4	9.3	14.1	23.4	+ 4.0	73.3
Feb.	40.7	12.1	52.8	-16.9	8.2	12.0	20.2	-17.6	73.0
Mar.	47.6	12.9	60.5	-20.2	9.7	17.9	27.6	+ 0.4	88.1
Apr.	55.2	14.1	69.3	-15.9	12.1	15.6	27.7	-12.6	97.0
May	64.6	16.8	81.4	-13.1	14.6	21.4	36.0	-10.0	117.4
June	61.9	15.8	77.7	-17.4	12.8	21.1	33.9	-11.5	111.6
July	58.5	20.2	78.7	- 4.0	11.0	17.7	28.7	-13.6	107.4
Aug.	51.7	16.9	68.6	-12.2	12.1	21.3	33.4	- 0.9	102.0
Sept.	37.9	14.7	52.6	-20.3	11.6	21.0	32.6	+ 7.9	85.2
Oct.	43.4	16.6	60.0	- 8.1	10.6	17.3	27.9	- 3.8	87.9
Nov.	43.8	15.4	59.2	-11.0	10.7	20.3	31.0	+14.8	90.2
Dec.	35.9	15.8 ^r	51.7 ^r	-14.8	9.5	17.5	27.0	- 4.9	78.7 ^r
1962-Jan.	38.8	13.1	51.9	+ 4.0	8.9	17.9	26.8	+14.5	78.7
Feb.	41.5	12.2	53.7	+ 1.7	9.1	15.6	24.7	+22.3	78.4
	Balances outstanding at month-end								
1960-Nov.	636.6	202.7	839.3	+ 2.9	152.6	242.5	395.1	+16.5	1,234.4
Dec.	624.7	203.7	828.4	+ 2.8	150.8	242.6	393.4	+14.4	1,221.8
1961-Jan.	607.1	202.0	809.1	+ 1.9	149.2	242.2	391.4	+13.4	1,200.5
Feb.	596.1	197.8	793.9	+ 0.7	146.8	239.7	386.5	+10.7	1,180.4
Mar.	588.9	196.2	785.1	- 0.8	144.3	243.5	387.8	+ 9.5	1,172.9
Apr.	591.1	194.7	785.8	- 2.4	144.8	245.8	390.6	+ 7.2	1,176.4
May	595.0	196.1	791.1	- 4.3	149.1	254.4	403.5	+ 5.9	1,194.6
June	603.7	195.5	799.2	- 5.3	150.5	259.2	409.7	+ 2.8	1,208.8
July	609.7	200.3	810.0	- 5.2	150.3	261.3	411.6	+ 2.6	1,221.6
Aug.	606.9	200.7	807.6	- 5.7	150.4	262.3	412.7	+ 1.9	1,220.2
Sept.	596.1	200.7	796.8	- 6.4	149.5	261.2	410.7	+ 1.0	1,207.5
Oct.	584.6	199.9	784.5	- 6.9	147.3	258.1	405.4	+ 0.4	1,189.9
Nov.	570.5	199.1	769.6	- 8.3	148.2	257.9	406.1	+ 2.8	1,175.7
Dec.	559.7	199.8	759.5	- 8.3	145.9	255.5	401.4	+ 2.0	1,160.9
1962-Jan.	548.1	197.4	745.5	- 7.9	143.8	255.0	398.8	+ 1.9	1,144.3
Feb.	542.5	195.0	737.5	- 7.1	141.9	253.9	395.8	+ 2.4	1,133.3

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded
(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Repayments during month								
1960-Nov.	55.7	14.0	69.7	- 4.4	15.3	20.5	35.8	+37.7	105.5
Dec.	54.1	17.6	71.7	- 5.5	12.9	17.2	30.1	+19.8	101.8
1961-Jan.	54.3	14.9	69.2	+13.6	10.9	14.5	25.4	+19.2	94.6
Feb.	51.7	16.3	68.0	- 2.0	10.6	14.5	25.1	+22.4	93.1
Mar.	54.8	14.5	69.3	- 5.3	12.2	14.1	26.3	+17.4	95.6
Apr.	53.0	15.6	68.6	+ 0.6	11.6	13.3	24.9	+16.4	93.5
May	60.7	15.4	76.1	+ 5.5	10.3	12.8	23.1	- 2.1	99.2
June	53.2	16.4	69.6	- 9.4	11.4	16.3	27.7	+34.5	97.4
July	52.5	15.3	67.8	- 5.7	11.2	15.6	26.8	-12.1	94.6
Aug.	54.5	16.5	71.0	- 6.3	12.0	20.3	32.3	+ 7.3	103.4
Sept.	48.7	14.7	63.4	-10.7	12.5	22.1	34.6	+21.8	98.0
Oct.	54.9	17.4	72.3	- 2.6	12.8	20.4	33.2	+ 4.4	105.5
Nov.	57.9	16.2	74.1	+ 6.3	9.8	20.5	30.3	-15.4	104.4
Dec.	46.7	15.1 ^r	61.8 ^r	-13.8	11.8	19.9	31.7	+ 5.3	93.5 ^r
1962-Jan.	50.4	15.5	65.9	- 4.8	11.0	18.4	29.4	+15.7	95.3
Feb.	47.1	14.6	61.7	- 9.3	11.0	16.7	27.7	+10.4	89.4

- (1) Passenger car financing includes cars sold for commercial as well as personal use.
(2) Covers such lines as furniture, appliances, jewellery etc.
(3) Percentage change from same month previous year.
(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

Note: Repayments are estimated by adding balances outstanding at end of previous month to the paper purchased during the month and subtracting balances owing at end of current month.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

Province	Units			Amount of financing		
	February 1961	February 1962	Change prev. yr.	February 1961	February 1962	Change prev. yr.
	number		%	\$'000		%
New passenger cars						
Atlantic Provinces.	602	611	+ 1.5	1,319	1,421	+ 7.7
Quebec	2,779	3,382	+21.7	6,695	8,208	+22.6
Ontario	3,985	3,816	- 4.2	9,471	9,408	- 0.7
Manitoba	426	275	-35.4	1,079	681	-36.9
Saskatchewan	309	244	-21.0	725	553	-23.7
Alberta	666	801	+20.3	1,641	1,991	+21.3
British Columbia(1)	515	611	+18.6	1,241	1,521	+22.6
Canada	9,282	9,740	+ 4.9	22,171	23,783	+ 7.3
New commercial vehicles						
Atlantic Provinces.	155	149	- 3.9	495	662	+33.7
Quebec	463	563	+21.6	1,982	2,289	+15.5
Ontario	396	424	+ 7.1	1,254	1,551	+23.7
Manitoba	53	38	-28.3	207	162	-21.7
Saskatchewan	57	62	+ 8.8	170	170	(2)
Alberta	178	199	+11.8	596	633	+ 6.2
British Columbia(1)	105	140	+33.3	420	491	+16.9
Canada	1,407	1,575	+11.9	5,124	5,958	+16.3
Used passenger cars						
Atlantic Provinces.	1,202	1,117	- 7.1	1,133	1,107	- 2.3
Quebec	4,977	4,605	- 7.5	5,113	4,949	- 3.2
Ontario	6,470	5,452	-15.7	6,912	6,285	- 9.1
Manitoba	914	682	-25.4	965	780	-19.2
Saskatchewan	830	713	-14.1	793	680	-14.2
Alberta	1,887	1,851	- 1.9	1,884	2,029	+ 7.7
British Columbia(1)	1,577	1,656	+ 5.0	1,776	1,899	+ 6.9
Canada	17,857	16,076	-10.0	18,576	17,729	- 4.6
Used commercial vehicles						
Atlantic Provinces.	199	205	+ 3.0	199	259	+30.2
Quebec	517	484	- 6.4	750	821	+ 9.5
Ontario	596	459	-23.0	868	820	- 5.5
Manitoba	79	94	+19.0	172	110	-36.0
Saskatchewan	123	115	- 6.5	129	107	-17.1
Alberta	380	384	+ 1.1	431	573	+32.9
British Columbia(1)	316	314	- 0.6	520	500	- 3.8
Canada	2,210	2,055	- 7.0	3,069	3,190	+ 3.9

(1) Includes Yukon and Northwest Territories.

(2) No change.

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LIBRARY

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JUN 11 1962

UNIVERSITY

OF TORONTO

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March 1962

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Selected credit holders	Balances Outstanding at Month-End		
	March 1961	March 1962	Change
			%
Sales finance companies:			
Consumer goods	785	737	- 6.1
Commercial goods	388	399	+ 2.8
Small loan companies:			
Cash loans	503	557	+10.7
Instalment credit	43	34	-20.9
Department stores	332	359	+ 8.1
Furniture, appliance stores	182	182	(1)
Chartered banks:			
Personal loans:			
Fully secured	283	352	+24.4
Home improvement	56	65	+16.1
Other	873	1,067	+22.2

(1) No change
6542-501-32

Prepared in the Industry and Merchandising Division

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

No.	Year and month	Sales finance companies (retail)		Small loan companies		Department stores (5)	Furniture, appliance stores
		Consumer goods (1)	Commercial goods (2)	Cash loans (3)	Instalment credit (4)		
		millions of dollars					
1	End of: 1953	516	184	173	3	167	138
2	4	492	164	209	6	186	156
3	5	599	192	273	6	226	175
4	6	756	279	343	13	244	189
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- (2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
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- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

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Fully secured (6)	Home improve- ment	Other				Instal- ment (8)	Charge (8)			
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312	63	995	3,260	355	18					16
319	64	993	3,264	357	17	95	370	53	..	17
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329	65	1,022	3,306	359	21					19
336	66	1,030	3,371	360	17	102	390	47	..	20
332 ^r	66	1,040 ^r	3,344 ^r	361	18					21
345 ^r	66	1,042 ^r	3,329 ^r	362	19					22
352	65	1,067	3,353	363	21			43		23

(8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

(9) Amount owing to oil companies, excluding commercial accounts.

(10) Not available quarterly.

.. Figures not available.

^r Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

TABLE 2. Sales Finance Companies - Retail Instalment Financing

(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Value of contracts financed during month								
1960-Dec.	42.2	18.6	60.8	- 7.7	11.1	17.3	28.4	- 5.1	89.2
1961-Jan.	36.7	13.2	49.9	+ 0.4	9.3	14.1	23.4	+ 4.0	73.3
Feb.	40.7	12.1	52.8	-16.9	8.2	12.0	20.2	-17.6	73.0
Mar.	47.6	12.9	60.5	-20.2	9.7	17.9	27.6	+ 0.4	88.1
Apr.	55.2	14.1	69.3	-15.9	12.1	15.6	27.7	-12.6	97.0
May	64.6	16.8	81.4	-13.1	14.6	21.4	36.0	-10.0	117.4
June	61.9	15.8	77.7	-17.4	12.8	21.1	33.9	-11.5	111.6
July	58.5	20.2	78.7	- 4.0	11.0	17.7	28.7	-13.6	107.4
Aug.	51.7	16.9	68.6	-12.2	12.1	21.3	33.4	- 0.9	102.0
Sept.	37.9	14.7	52.6	-20.3	11.6	21.0	32.6	+ 7.9	85.2
Oct.	43.4	16.6	60.0	- 8.1	10.6	17.3	27.9	- 3.8	87.9
Nov.	43.8	15.4	59.2	-11.0	10.7	20.3	31.0	+14.8	90.2
Dec.	35.9	15.8	51.7	-14.8	9.5	17.5	27.0	- 4.9	78.7
1962-Jan.	38.8	13.1	51.9	+ 4.0	8.9	17.9	26.8	+14.5	78.7
Feb.	41.5	12.2	53.7	+ 1.7	9.1	15.6	24.7	+22.3	78.4
Mar.	55.0	12.1	67.1	+10.9	10.2	23.0	33.2	+20.3	100.3
	Balances outstanding at month-end								
1960-Dec.	624.7	203.7	828.4	+ 2.8	150.8	242.6	393.4	+14.4	1,221.8
1961-Jan.	607.1	202.0	809.1	+ 1.9	149.2	242.2	391.4	+13.4	1,200.5
Feb.	596.1	197.8	793.9	+ 0.7	146.8	239.7	386.5	+10.7	1,180.4
Mar.	538.9	196.2	735.1	- 0.8	144.3	243.5	387.8	+ 9.5	1,172.9
Apr.	591.1	194.7	785.8	- 2.4	144.8	245.8	390.6	+ 7.2	1,176.4
May	595.0	196.1	791.1	- 4.3	149.1	254.4	403.5	+ 5.9	1,194.6
June	603.7	195.5	799.2	- 5.3	150.5	259.2	409.7	+ 2.8	1,208.8
July	609.7	200.3	810.0	- 5.2	150.3	261.3	411.6	+ 2.6	1,221.6
Aug.	606.9	200.7	807.6	- 5.7	150.4	262.3	412.7	+ 1.9	1,220.2
Sept.	596.1	200.7	796.8	- 6.4	149.5	261.2	410.7	+ 1.0	1,207.5
Oct.	584.6	199.9	784.5	- 6.9	147.3	258.1	405.4	+ 0.4	1,189.9
Nov.	570.5	199.1	769.6	- 8.3	148.2	257.9	406.1	+ 2.8	1,175.7
Dec.	559.7	199.8	759.5	- 8.3	145.9	255.5	401.4	+ 2.0	1,160.9
1962-Jan.	548.2 ^r	197.4	745.6 ^r	- 7.8 ^r	144.0 ^r	255.9 ^r	399.9 ^r	+ 2.2 ^r	1,145.5 ^r
Feb.	542.6 ^r	194.9 ^r	737.5	- 7.1	142.2 ^r	254.8 ^r	397.0 ^r	+ 2.7 ^r	1,134.5 ^r
Mar.	545.6	191.5	737.1	- 6.1	141.0	258.0	399.0	+ 2.9	1,136.1

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Repayments during month								
1960-Dec.	54.1	17.6	71.7	- 5.5	12.9	17.2	30.1	+19.8	101.8
1961-Jan.	54.3	14.9	69.2	+13.6	10.9	14.5	25.4	+19.2	94.6
Feb.	51.7	16.3	68.0	- 2.0	10.6	14.5	25.1	+22.4	93.1
Mar.	54.8	14.5	69.3	- 5.3	12.2	14.1	26.3	+17.4	95.6
Apr.	53.0	15.6	68.6	+ 0.6	11.6	13.3	24.9	+16.4	93.5
May	60.7	15.4	76.1	+ 5.5	10.3	12.8	23.1	- 2.1	99.2
June	53.2	16.4	69.6	- 9.4	11.4	16.3	27.7	+34.5	97.4
July	52.5	15.3	67.8	- 5.7	11.2	15.6	26.8	-12.1	94.6
Aug.	54.5	16.5	71.0	- 6.3	12.0	20.3	32.3	+ 7.3	103.4
Sept.	48.7	14.7	63.4	-10.7	12.5	22.1	34.6	+21.8	98.0
Oct.	54.9	17.4	72.3	- 2.6	12.8	20.4	33.2	+ 4.4	105.5
Nov.	57.9	16.2	74.1	+ 6.3	9.8	20.5	30.3	-15.4	104.4
Dec.	46.7	15.1	61.8	-13.8	11.8	19.9	31.7	+ 5.3	93.5
1962-Jan.	50.3 ^r	15.5	65.8 ^r	- 4.9 ^r	10.8 ^r	17.5 ^r	28.3 ^r	+11.4 ^r	94.1 ^r
Feb.	47.1	14.7 ^r	61.8 ^r	- 9.1 ^r	10.9 ^r	16.7	27.6 ^r	+10.0 ^r	89.4
Mar.	52.0	15.5	67.5	- 2.6	11.4	19.8	31.2	+18.6	98.7

(1) Passenger car financing includes cars sold for commercial as well as personal use.

(2) Covers such lines as furniture, appliances, jewellery etc.

(3) Percentage change from same month previous year.

(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

Note: Repayments are estimated by adding balances outstanding at end of previous month to the paper purchased during the month and subtracting balances owing at end of current month.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

Province	Units			Amount of financing		
	March 1961	March 1962	Change prev. yr.	March 1961	March 1962	Change prev. yr.
	number		%	\$'000		%
New passenger cars						
Atlantic Provinces.	746	821	+10.1	1,686	1,864	+10.6
Quebec	3,382	4,517	+33.6	7,893	10,987	+39.2
Ontario	4,562	5,207	+14.1	10,619	12,642	+19.1
Manitoba	450	358	-20.4	1,088	872	-19.9
Saskatchewan	375	308	-17.9	893	703	-21.3
Alberta	805	1,051	+30.6	1,967	2,694	+37.0
British Columbia(1)	771	744	- 3.5	1,722	1,884	+ 9.4
Canada	11,091	13,006	+17.3	25,868	31,646	+22.3
New commercial vehicles						
Atlantic Provinces.	137	163	+19.0	434	513	+18.2
Quebec	509	592	+16.3	2,021	2,349	+16.2
Ontario	552	567	+ 2.7	1,863	1,956	+ 5.0
Manitoba	47	50	+ 6.4	180	149	-17.2
Saskatchewan	84	79	- 6.0	249	221	-11.2
Alberta	210	247	+17.6	685	856	+25.0
British Columbia(1)	154	127	-17.5	460	520	+13.0
Canada	1,693	1,825	+ 7.8	5,892	6,564	+11.4
Used passenger cars						
Atlantic Provinces.	1,514	1,563	+ 3.2	1,416	1,519	+ 7.3
Quebec	5,899	6,719	+13.9	5,957	7,059	+18.5
Ontario	7,504	7,178	- 4.3	7,835	8,146	+ 4.0
Manitoba	1,029	960	- 6.7	1,091	1,083	- 0.7
Saskatchewan	1,094	897	-18.0	1,002	827	-17.5
Alberta	2,487	2,277	- 8.4	2,533	2,628	+ 3.8
British Columbia(1)	1,812	1,806	- 0.3	1,903	2,103	+10.5
Canada	21,339	21,400	+ 0.3	21,737	23,365	+ 7.5
Used commercial vehicles						
Atlantic Provinces.	213	234	+ 9.9	258	281	+ 8.9
Quebec	591	620	+ 4.9	815	910	+11.7
Ontario	726	593	-18.3	1,205	981	-18.6
Manitoba	134	101	-24.6	204	147	-27.9
Saskatchewan	194	155	-20.1	230	175	-23.9
Alberta	468	493	+ 5.3	639	665	+ 4.1
British Columbia(1)	365	331	- 9.3	450	492	+ 9.3
Canada	2,691	2,527	- 6.1	3,801	3,651	- 3.9

(1) Includes Yukon and Northwest Territories.

TABLE 4. Sales Finance Companies

Date	Wholesale			Average repayment terms on retail paper purchased			
	Paper purchased	Estimated repay- ments	Balances out- standing (end of period)	Passenger cars and commercial vehicles		Other consumer goods	Other comm. & indus- trial goods
				New	Used		
Calendar Years	millions of dollars			months			
1956	1,213	..	182	..	..	..	..
1957	1,185	1,165	202	..	..	..	..
1958	1,105	1,116	191	24.1	17.0	20.1	25.1
1959	1,307	1,301	197	25.2	17.6	23.2	26.9
Quarterly							
1960 - I	379	293	283	25.4	17.8	22.1	27.7
II	422	437	268	25.9	17.8	23.7	26.9
III	196	304	160	26.8	17.6	24.5	28.3
IV	357	288	229	25.6	17.3	22.8	28.7
1961 - I	303	277	255	25.7	18.1	22.8	30.1
II	366	400	221	26.4	17.8	26.7	26.6
III	200	296	125	27.4	17.7	24.6	31.5
IV	406 ^r	352 ^r	179	26.6	17.9	23.4	30.8
1962 - I	384	338	225	26.6	19.0	23.9	33.3

.. Figures not available.

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CREDIT STATISTICS

April 1962

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balances Outstanding at Month-End		
	April 1961	April 1962	Change
			%
Sales finance companies:			
Consumer goods	786	750	- 4.6
Commercial goods	391	409	+ 4.6
Small loan companies:			
Cash loans	508	565	+11.2
Instalment credit	42	36	-14.3
Department stores	331	366	+10.6
Furniture, appliance stores	181	181	(1)
Chartered banks:			
Personal loans:			
Fully secured	286	374	+30.8
Home improvement	56	66	+17.9
Other	904	1,096	+21.2

(1) No change
6542-501-42

Prepared in the Industry and Merchandising Division

ROGER DUHAMEL, F.R.S.C., Queen's Printer and Controller of Stationery, Ottawa, 1962

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

No.	Year and month	Sales finance companies (retail)		Small loan companies		Department stores (5)	Furniture, appliance stores
		Consumer goods (1)	Commercial goods (2)	Cash loans (3)	Instalment credit (4)		
	End of:	millions of dollars					
1	1954	492	164	209	6	186	156
2	5	599	192	273	6	226	175
3	6	756	279	343	13	244	189
4	7	780	288	347	15	262	195
5	8	768	257	382	19	282	197
6	9	806	344	446	38	314	202
7	1960	828	393	504	45	368	195
8	1961 - Jan.	809	391	499	45	354	186
9	- Feb.	794	386	499	44	339	185
10	- Mar.	785	388	503	43	332	182
11	- Apr.	786	391	508	42	331	181
12	- May	791	404	514	42	334	181
13	- June	799	410	520	42	336	182
14	- July	810	412	523	37	328	183
15	- Aug.	808	413	526	37	331	188
16	- Sept.	797	411	526	37	339	189
17	- Oct.	784	405	525	35	347	189
18	- Nov.	770	406	536	35	358	191
19	- Dec.	760	401	548	35	401	195
20	1962 - Jan.	746	400	548	35	387	190
21	- Feb.	737	397	550	34	370	185
22	- Mar.	737	399	557	34	359	181(r)
23	- Apr.	750	409	565	36	366	181

- (1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

Chartered banks personal loans			Sub- total (excl. col. 2) (7)	Life insurance companies' policy loans	Quebec savings banks' loans	Other retail dealers (ex. dept., furniture and appliance stores)		Oil company credit cards (9)	Credit unions (10)	No.
Fully secured (6)	Home improve- ment	Other				Instal- ment (8)	Charge (8)			
millions of dollars										
253	-	351	1,653	240	7	72	318	-	151	1
339	24	441	2,083	250	8	81	340	20	174	2
313	38	435	2,331	270	11	85	354	26	226	3
257	48	420	2,324	295	13	100	343	32	258	4
287	58	553	2,546	305	12	96	362	35	320	5
282	60	719	2,867	323	13	101	376	40	397	6
286	56	857	3,139	344	14	97	378	43	425	7
281	56	863	3,093	347	19					8
279	56	859	3,055	347	17					9
283	56	873	3,057	349	17	93	354	39	..	10
286	56	904	3,094	350	18					11
292	57	935	3,146	352	20					12
303	61	949	3,192	353	18	93	369	45	..	13
314	61	970	3,226	354	19					14
312	63	995	3,260	355	18					15
319	64	993	3,264	357	17	95	370	53	..	16
330	65	1,008	3,283	358	17					17
329	65	1,022	3,306	359	21					18
336	66	1,030	3,371	360	17	102	390	47	..	19
332	66	1,040	3,344	361	18					20
345	66	1,042	3,329	362	19					21
352	65	1,067	3,352 ^r	363	21	92	367	43	..	22
374	66	1,096	3,434	364	21					23

(8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

(9) Amount owing to oil companies, excluding commercial accounts.

(10) Not available quarterly.

.. Figures not available.

^r Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

TABLE 2. Sales Finance Companies - Retail Instalment Financing

(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Value of contracts financed during month								
1961 - Jan.	36.7	13.2	49.9	+ 0.4	9.3	14.1	23.4	+ 4.0	73.3
Feb.	40.7	12.1	52.8	-16.9	8.2	12.0	20.2	-17.6	73.0
Mar.	47.6	12.9	60.5	-20.2	9.7	17.9	27.6	+ 0.4	88.1
Apr.	55.2	14.1	69.3	-15.9	12.1	15.6	27.7	-12.6	97.0
May	64.6	16.8	81.4	-13.1	14.6	21.4	36.0	-10.0	117.4
June	61.9	15.8	77.7	-17.4	12.8	21.1	33.9	-11.5	111.6
July	58.5	20.2	78.7	- 4.0	11.0	17.7	28.7	-13.6	107.4
Aug.	51.7	16.9	68.6	-12.2	12.1	21.3	33.4	- 0.9	102.0
Sept.	37.9	14.7	52.6	-20.3	11.6	21.0	32.6	+ 7.9	85.2
Oct.	43.4	16.6	60.0	- 8.1	10.6	17.3	27.9	- 3.8	87.9
Nov.	43.8	15.4	59.2	-11.0	10.7	20.3	31.0	+14.8	90.2
Dec.	35.9	15.8	51.7	-14.8	9.5	17.5	27.0	- 4.9	78.7
1962 - Jan.	38.8	13.1	51.9	+ 4.0	8.9	17.9	26.8	+14.5	78.7
Feb.	41.5	12.2	53.7	+ 1.7	9.1	15.6	24.7	+22.3	78.4
Mar.	55.0	12.1	67.1	+10.9	10.2	23.0	33.2	+20.3	100.3
Apr.	64.5	13.9	78.4	+13.1	13.1	23.2	36.3	+31.0	114.7
	Balances outstanding at month-end								
1961 - Jan.	607.1	202.0	809.1	+ 1.9	149.2	242.2	391.4	+13.4	1,200.5
Feb.	596.1	197.8	793.9	+ 0.7	146.8	239.7	386.5	+10.7	1,180.4
Mar.	588.9	196.2	785.1	- 0.8	144.3	243.5	387.8	+ 9.5	1,172.9
Apr.	591.1	194.7	785.8	- 2.4	144.8	245.8	390.6	+ 7.2	1,176.4
May	595.0	196.1	791.1	- 4.3	149.1	254.4	403.5	+ 5.9	1,194.6
June	603.7	195.5	799.2	- 5.3	150.5	259.2	409.7	+ 2.8	1,208.8
July	609.7	200.3	810.0	- 5.2	150.3	261.3	411.6	+ 2.6	1,221.6
Aug.	606.9	200.7	807.6	- 5.7	150.4	262.3	412.7	+ 1.9	1,220.2
Sept.	596.1	200.7	796.8	- 6.4	149.5	261.2	410.7	+ 1.0	1,207.5
Oct.	584.6	199.9	784.5	- 6.9	147.3	258.1	405.4	+ 0.4	1,189.9
Nov.	570.5	199.1	769.6	- 8.3	148.2	257.9	406.1	+ 2.8	1,175.7
Dec.	559.7	199.8	759.5	- 8.3	145.9	255.5	401.4	+ 2.0	1,160.9
1962 - Jan.	548.2	197.4	745.6	- 7.8	144.0	255.9	399.9	+ 2.2	1,145.5
Feb.	542.6	194.9	737.5	- 7.1	142.2	254.8	397.0	+ 2.7	1,134.5
Mar.	545.6	191.5	737.1	- 6.1	141.0	258.0	399.0	+ 2.9	1,136.1
Apr.	558.1	192.0	750.1	- 4.5	142.3	266.6	408.9	+ 4.7	1,159.0

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Repayments during month								
1961 - Jan.	54.3	14.9	69.2	+13.6	10.9	14.5	25.4	+19.2	94.6
Feb.	51.7	16.3	68.0	- 2.0	10.6	14.5	25.1	+22.4	93.1
Mar.	54.8	14.5	69.3	- 5.3	12.2	14.1	26.3	+17.4	95.6
Apr.	53.0	15.6	68.6	+ 0.6	11.6	13.3	24.9	+16.4	93.5
May	60.7	15.4	76.1	+ 5.5	10.3	12.8	23.1	- 2.1	99.2
June	53.2	16.4	69.6	- 9.4	11.4	16.3	27.7	+34.5	97.4
July	52.5	15.3	67.8	- 5.7	11.2	15.6	26.8	-12.1	94.6
Aug.	54.5	16.5	71.0	- 6.3	12.0	20.3	32.3	+ 7.3	103.4
Sept.	48.7	14.7	63.4	-10.7	12.5	22.1	34.6	+21.8	98.0
Oct.	54.9	17.4	72.3	- 2.6	12.8	20.4	33.2	+ 4.4	105.5
Nov.	57.9	16.2	74.1	+ 6.3	9.8	20.5	30.3	-15.4	104.4
Dec.	46.7	15.1	61.8	-13.8	11.8	19.9	31.7	+ 5.3	93.5
1962 - Jan.	50.3	15.5	65.8	- 4.9	10.8	17.5	28.3	+11.4	94.1
Feb.	47.1	14.7	61.8	- 9.1	10.9	16.7	27.6	+10.0	89.4
Mar.	52.0	15.5	67.5	- 2.6	11.4	19.8	31.2	+18.6	98.7
Apr.	52.0	13.4	65.4	- 4.7	11.8	14.6	26.4	+ 6.0	91.8

(1) Passenger car financing includes cars sold for commercial as well as personal use.

(2) Covers such lines as furniture, appliances, jewellery etc.

(3) Percentage change from same month previous year.

(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

Note: Repayments are estimated by adding balances outstanding at end of previous month to the paper purchased during the month and subtracting balances owing at end of current month.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

Province	Units			Amount of financing		
	April 1961	April 1962	Change prev. yr.	April 1961	April 1962	Change prev. yr.
	number		%	\$'000		%
New passenger cars						
Atlantic Provinces.	981	1,133	+15.5	2,172	2,532	+16.6
Quebec	4,514	5,749	+27.4	10,511	13,881	+32.1
Ontario	4,741	5,660	+19.4	11,075	13,973	+26.2
Manitoba	730	410	-43.8	1,871	988	-47.2
Saskatchewan	436	414	- 5.0	1,004	959	- 4.5
Alberta	995	1,264	+27.0	2,408	3,226	+34.0
British Columbia(1)	695	903	+29.9	1,690	2,276	+34.7
Canada	13,092	15,533	+18.6	30,731	37,835	+23.1
New commercial vehicles						
Atlantic Provinces.	198	213	+ 7.6	638	755	+18.3
Quebec	526	611	+16.2	1,959	2,478	+26.5
Ontario	680	765	+12.5	3,030	3,547	+17.1
Manitoba	59	63	+ 6.8	254	243	- 4.3
Saskatchewan	110	96	-12.7	352	247	-29.8
Alberta	295	282	- 4.4	880	1,014	+15.2
British Columbia(1)	145	168	+15.9	485	482	- 0.6
Canada	2,013	2,198	+ 9.2	7,598	8,766	+15.4
Used passenger cars						
Atlantic Provinces.	1,837	2,017	+ 9.8	1,686	1,900	+12.7
Quebec	7,331	7,874	+ 7.4	7,213	8,021	+11.2
Ontario	7,943	7,895	- 0.6	8,376	8,945	+ 6.8
Manitoba	1,158	1,160	+ 0.2	1,195	1,242	+ 3.9
Saskatchewan	1,219	1,166	- 4.3	1,084	1,035	- 4.5
Alberta	2,593	2,793	+ 7.7	2,676	3,144	+17.5
British Columbia(1)	2,025	2,119	+ 4.6	2,219	2,371	+ 6.8
Canada	24,106	25,024	+ 3.8	24,449	26,658	+ 9.0
Used commercial vehicles						
Atlantic Provinces.	293	318	+ 8.5	317	361	+13.9
Quebec	780	698	-10.5	1,191	1,036	-13.0
Ontario	729	650	-10.8	1,105	1,061	- 4.0
Manitoba	142	137	- 3.5	206	222	+ 7.8
Saskatchewan	233	228	- 2.1	247	264	+ 6.9
Alberta	559	605	+ 8.2	748	788	+ 5.3
British Columbia(1)	420	381	- 9.3	706	592	-16.1
Canada	3,156	3,017	- 4.4	4,520	4,324	- 4.3

(1) Includes Yukon and Northwest Territories.

TABLE 4. Sales Finance Companies

Date	Wholesale			Average repayment terms on retail paper purchased			
	Paper Purchased	Estimated Repay- ments	Balances out- standing (end of period)	Passenger cars and commercial vehicles		Other consumer goods	Other comm. & indus- trial goods
				New	Used		
Calendar Years	millions of dollars			months			
1956	1,213	..	182	..	..	..	..
1957	1,185	1,165	202	..	..	..	..
1958	1,105	1,116	191	24.1	17.0	20.1	25.1
1959	1,307	1,301	197	25.2	17.6	23.2	26.9
Quarterly							
1960 - I	379	293	283	25.4	17.8	22.1	27.7
II	422	437	268	25.9	17.8	23.7	26.9
III	196	304	160	26.8	17.6	24.5	28.3
IV	357	288	229	25.6	17.3	22.8	28.7
1961 - I	303	277	255	25.7	18.1	22.8	30.1
II	366	400	221	26.4	17.8	26.7	26.6
III	200	296	125	27.4	17.7	24.6	31.5
IV	406	352	179	26.6	17.9	23.4	30.8
1962 - I	384	338	225	26.6	19.0	23.9	33.3

.. Figures not available.

TABLE 5. Accounts Receivable - Retail Dealers
Percentage Change - March 31, 1962 over March 31, 1961

Trade	Instalment receivables	Charge account receivables	Total receivables
Total, all trades .....	..	..	+ 3.9
Department stores .....	..	..	+ 8.0
Motor vehicle dealers	(1)	+10.2	+ 8.4
Men's clothing stores	+ 9.3	+ 3.0	+ 5.2
Family clothing stores	+ 4.4	(1)	+ 2.5
Women's clothing stores	+ 3.7	+ 3.0	+ 3.1
Hardware stores	+ 3.2	+ 2.1	+ 2.4
Furniture, appliance and radio stores ..	- 1.1	+ 5.0	- 0.4
Jewellery stores	- 5.3	(1)	- 3.8
Grocery and combination (independent) stores .....	..	..	- 3.7
General stores .....	..	..	+ 6.5
Fuel dealers	+ 3.7	+ 8.6	+ 8.4
Garages and filling stations .....	..	..	- 1.1

.. Figures not available.

(1) No change

TABLE 6. Accounts Receivable - by Kind of Business
(dollar estimates in millions)

Date	Instalment	Charge	Total	Instalment	Charge	Total
Total, all trades			Motor vehicle dealers			
1960 - March 31 ..	494.5	423.3	917.8	16.9	81.6	98.5
June 30 ...	505.8	432.0	937.8	18.3	87.1	105.4
Sept. 30 ..	..	..	948.4	17.2	81.6	98.8
Dec. 31 ...	..	..	1,037.6	15.7	77.8	93.5
1961 - March 31 ..	..	..	960.8	16.8	78.1	94.9
June 30 ...	..	..	980.3	18.3	86.0	104.3
Sept. 30 ..	..	..	993.5	17.7	83.7	101.4
Dec. 31 ...	..	..	1,088.2	17.3	82.5	99.8
1962 - March 31 ..	..	..	998.6	16.8	86.1	102.9
Men's clothing stores			Family clothing stores			
1960 - March 31 ..	4.9	9.8	14.7	11.0	8.6	19.6
June 30 ...	5.1	9.9	15.0	11.1	9.2	20.3
Sept. 30 ..	4.9	9.1	14.0	10.7	9.3	20.0
Dec. 31 ...	6.0	11.4	17.4	12.7	10.8	23.5
1961 - March 31 ..	5.4	9.9	15.3	11.3	9.0	20.3
June 30 ...	5.4	9.9	15.3	11.2	9.4	20.6
Sept. 30 ..	5.2	9.3	14.5	11.0	9.3	20.3
Dec. 31 ...	6.5	11.8	18.3	13.6	11.1	24.7
1962 - March 31 ..	5.9	10.2	16.1	11.8	9.0	20.8
Women's clothing stores			Hardware stores			
1960 - March 31 ..	2.8	10.0	12.8	8.4	22.6	31.0
June 30 ...	2.8	10.0	12.8	9.0	26.3	35.3
Sept. 30 ..	2.7	10.7	13.4	9.6	27.2	36.8
Dec. 31 ...	3.3	11.5	14.8	9.9	27.1	37.0
1961 - March 31 ..	2.7	10.1	12.8	9.4	23.5	32.9
June 30 ...	2.7	9.8	12.5	9.5	27.3	36.8
Sept. 30 ..	2.7	10.6	13.3	9.7	28.2	37.9
Dec. 31 ...	3.3	11.8	15.1	10.1	27.0	37.1
1962 - March 31 ..	2.8	10.4	13.2	9.7	24.0	33.7
Furniture, appliance and radio stores			Jewellery stores			
1960 - March 31 ..	166.4	23.5	189.9	13.8	4.9	18.7
June 30 ...	166.9	23.2	190.1	12.9	5.0	17.9
Sept. 30 ..	167.3	23.8	191.1	12.5	4.9	17.4
Dec. 31 ...	169.6	25.1	194.7	16.1	7.6	23.7
1961 - March 31 ..	159.4	22.1	181.5	13.2	5.1	18.3
June 30 ...	159.4	22.7	182.1	12.4	5.4	17.8
Sept. 30 ..	163.9	25.1	189.0	12.0	5.1	17.1
Dec. 31 ...	168.4	26.5	194.9	15.2	7.9	23.1
1962 - March 31 ..	157.6	23.2	180.8	12.5	5.1	17.6

Figures not available.

TABLE 6. Accounts Receivable - by Kind of Business - Concluded
(dollar estimates in millions)

Date	Instalment	Charge	Total	Instalment	Charge	Total
Fuel dealers			Department stores			
1960 - March 31 ...	2.0	51.8	53.8	237.9	46.4	284.3
June 30	1.8	34.0	35.8	247.5	48.6	296.1
Sept. 30 ...	2.0	30.4	32.4	..	..	304.6
Dec. 31	2.5	49.4	51.9	..	..	367.7
1961 - March 31 ...	2.7	53.3	56.0	..	..	332.2
June 30	2.3	37.1	39.4	..	..	336.1
Sept. 30 ...	2.5	32.9	35.4	..	..	339.4
Dec. 31	2.8	49.4	52.2	..	..	400.7
1962 - March 31 ...	2.8	57.9	60.7	..	..	358.8
Grocery and combination stores (independent)			General stores			
1960 - March 31 ...	..	..	34.7	..	..	28.5
June 30 ....	..	..	35.3	..	..	31.9
Sept. 30 ...	..	..	35.4	..	..	33.7
Dec. 31 ....	..	..	37.6	..	..	31.8
1961 - March 31 ...	..	..	35.0	..	..	29.1
June 30 ....	..	..	35.8	..	..	32.7
Sept. 30 ...	..	..	34.9	..	..	33.6
Dec. 31 ....	..	..	36.7	..	..	33.3
1962 - March 31 ...	..	..	33.7	..	..	31.0
Garages and filling stations			All other trades			
1960 - March 31 ...	..	..	26.1	29.6	75.6	105.2
June 30 ....	..	..	28.9	29.6	83.4	113.0
Sept. 30 ...	..	..	29.3	31.1	90.4	121.5
Dec. 31 ....	..	..	28.0	30.7	85.3	116.0
1961 - March 31 ...	..	..	27.0	30.2	75.3	105.5
June 30 ....	..	..	30.6	30.3	86.0	116.3
Sept. 30 ...	..	..	29.8	33.5	93.4	126.9
Dec. 31	27.7	32.2	92.4	124.6
1962 - March 31	26.7	28.6	74.0	102.6

.. Figures not available.

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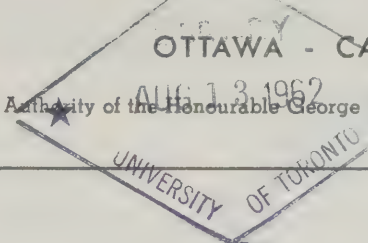
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MONTHLY

DOMINION BUREAU OF STATISTICS

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CREDIT STATISTICS

May 1962

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balances Outstanding at Month-End		
	May 1961	May 1962	Change %
Sales finance companies:			
Consumer goods	791	763	- 3.5
Commercial goods	404	419	+ 3.7
Small loan companies:			
Cash loans	514	572	+11.3
Instalment credit	42	36	-14.3
Department stores	334	367	+ 9.9
Furniture, appliance stores	181	182	+ 0.6
Chartered banks:			
Personal loans:			
Fully secured	292	373	+27.7
Home improvement	57	67	+17.5
Other	935	1,153	+23.3

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Prepared in the Industry and Merchandising Division

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

No.	Year and month	Sales finance companies (retail)		Small loan companies		Department stores (5)	Furniture, appliance stores
		Consumer goods (1)	Commercial goods (2)	Cash loans (3)	Installment credit (4)		
	End of:	millions of dollars					
1	1954	492	164	209	6	186	156
2	5	599	192	273	6	226	175
3	6	756	279	343	13	244	189
4	7	780	288	347	15	262	195
5	8	768	257	382	19	282	197
6	9	806	344	446	38	314	202
7	1960	828	393	504	45	368	195
8	1961 - Feb.	794	386	499	44	339	185
9	- Mar.	785	388	503	43	332	182
10	- Apr.	786	391	508	42	331	181
11	- May	791	404	514	42	334	181
12	- June	799	410	520	42	336	182
13	- July	810	412	523	37	328	183
14	- Aug.	808	413	526	37	331	188
15	- Sept.	797	411	526	37	339	189
16	- Oct.	784	405	525	35	347	189
17	- Nov.	770	406	536	35	358	191
18	- Dec.	760	401	548	35	401	195
19	1962 - Jan.	746	400	548	35	387	190
20	- Feb.	737	397	550	34	370	185
21	- Mar.	737	399	557	34	359	181
22	- Apr.	750	409	565	36	366	181
23	- May	763	419	572	36	367	182

- (1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

Chartered banks personal loans			Sub- total (excl. col.2) (7)	Life insurance companies' policy loans	Quebec savings banks' loans	Other retail dealers (ex. dept., furniture and appliance stores)		Oil company credit cards (9)	Credit unions (10)	No.
Fully secured (6)	Home improve- ment	Other				Instal- ment (8)	Charge (8)			
millions of dollars										
253	-	351	1,653	240	7	72	318	-	151	1
339	24	441	2,083	250	8	81	340	20	174	2
313	38	435	2,331	270	11	85	354	26	226	3
257	48	420	2,324	295	13	100	343	32	258	4
287	58	553	2,546	305	12	96	362	35	320	5
282	60	719	2,867	323	13	101	376	40	397	6
286	56	857	3,139	344	14	97	378	43	425	7
279	56	859	3,055	347	17					8
283	56	873	3,057	349	17	93	354	39	..	9
286	56	904	3,094	350	18					10
292	57	935	3,146	352	20					11
303	61	949	3,192	353	18	93	369	45	..	12
314	61	970	3,226	354	19					13
312	63	995	3,260	355	18					14
319	64	993	3,264	357	17	95	370	53	..	15
330	65	1,008	3,283	358	17					16
329	65	1,022	3,306	359	21					17
336	66	1,030	3,371	360	17	102	390	47	..	18
332	66	1,040	3,344	361	18					19
345	66	1,042	3,329	362	19					20
352	65	1,067	3,352	363	21	92	367	43	..	21
374	66	1,096	3,434	364	21					22
373	67	1,153	3,513	365	20					23

(8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

(9) Amount owing to oil companies, excluding commercial accounts.

(10) Not available quarterly.

.. Figures not available.

r Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

TABLE 2. Sales Finance Companies - Retail Instalment Financing

(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Value of contracts financed during month								
1961 - Feb.	40.7	12.1	52.8	-16.9	8.2	12.0	20.2	-17.6	73.0
Mar.	47.6	12.9	60.5	-20.2	9.7	17.9	27.6	+ 0.4	88.1
Apr.	55.2	14.1	69.3	-15.9	12.1	15.6	27.7	-12.6	97.0
May	64.6	16.8	81.4	-13.1	14.6	21.4	36.0	-10.0	117.4
June	61.9	15.8	77.7	-17.4	12.8	21.1	33.9	-11.5	111.6
July	58.5	20.2	78.7	- 4.0	11.0	17.7	28.7	-13.6	107.4
Aug.	51.7	16.9	68.6	-12.2	12.1	21.3	33.4	- 0.9	102.0
Sept.	37.9	14.7	52.6	-20.3	11.6	21.0	32.6	+ 7.9	85.2
Oct.	43.4	16.6	60.0	- 8.1	10.6	17.3	27.9	- 3.8	87.9
Nov.	43.8	15.4	59.2	-11.0	10.7	20.3	31.0	+14.8	90.2
Dec.	35.9	15.8	51.7	-14.8	9.5	17.5	27.0	- 4.9	78.7
1962 - Jan.	38.8	13.1	51.9	+ 4.0	8.9	17.9	26.8	+14.5	78.7
Feb.	41.5	12.2	53.7	+ 1.7	9.1	15.6	24.7	+22.3	78.4
Mar.	55.0	12.1	67.1	+10.9	10.2	23.0	33.2	+20.3	100.3
Apr.	64.5	13.9	78.4	+13.1	13.1	23.2	36.3	+31.0	114.7
May	71.1	17.7	88.8	+ 9.1	14.0	26.4	40.4	+12.2	129.2
	Balances outstanding at month-end								
1961 - Feb.	596.1	197.8	793.9	+ 0.7	146.8	239.7	386.5	+10.7	1,180.4
Mar.	538.9	196.2	785.1	- 0.8	144.3	243.5	387.8	+ 9.5	1,172.9
Apr.	591.1	194.7	785.8	- 2.4	144.8	245.8	390.6	+ 7.2	1,176.4
May	595.0	196.1	791.1	- 4.3	149.1	254.4	403.5	+ 5.9	1,194.6
June	603.7	195.5	799.2	- 5.3	150.5	259.2	409.7	+ 2.8	1,208.8
July	609.7	200.3	810.0	- 5.2	150.3	261.3	411.6	+ 2.6	1,221.6
Aug.	606.9	200.7	807.6	- 5.7	150.4	262.3	412.7	+ 1.9	1,220.2
Sept.	596.1	200.7	796.8	- 6.4	149.5	261.2	410.7	+ 1.0	1,207.5
Oct.	584.6	199.9	784.5	- 6.9	147.3	258.1	405.4	+ 0.4	1,189.9
Nov.	570.5	199.1	769.6	- 8.3	148.2	257.9	406.1	+ 2.8	1,175.7
Dec.	559.7	199.8	759.5	- 8.3	145.9	255.5	401.4	+ 2.0	1,160.9
1962 - Jan.	548.2	197.4	745.6	- 7.8	144.0	255.9	399.9	+ 2.2	1,145.5
Feb.	542.6	194.9	737.5	- 7.1	142.2	254.8	397.0	+ 2.7	1,134.5
Mar.	545.6	191.5	737.1	- 6.1	141.0	258.0	399.0	+ 2.9	1,136.1
Apr.	558.1	191.9r	750.0r	- 4.6r	142.3	266.7r	409.0r	+ 4.7	1,159.0
May	569.6	193.5	763.1	- 3.5	145.0	274.3	419.3	+ 3.9	1,182.4

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded
(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Repayments during month								
1961 - Feb.	51.7	16.3	68.0	- 2.0	10.6	14.5	25.1	+22.4	93.1
Mar.	54.8	14.5	69.3	- 5.3	12.2	14.1	26.3	+17.4	95.6
Apr.	53.0	15.6	68.6	+ 0.6	11.6	13.3	24.9	+16.4	93.5
May	60.7	15.4	76.1	+ 5.5	10.3	12.8	23.1	- 2.1	99.2
June	53.2	16.4	69.6	- 9.4	11.4	16.3	27.7	+34.5	97.4
July	52.5	15.3	67.8	- 5.7	11.2	15.6	26.8	-12.1	94.6
Aug.	54.5	16.5	71.0	- 6.3	12.0	20.3	32.3	+ 7.3	103.4
Sept.	48.7	14.7	63.4	-10.7	12.5	22.1	34.6	+21.8	98.0
Oct.	54.9	17.4	72.3	- 2.6	12.8	20.4	33.2	+ 4.4	105.5
Nov.	57.9	16.2	74.1	+ 6.3	9.8	20.5	30.3	-15.4	104.4
Dec.	46.7	15.1	61.8	-13.8	11.8	19.9	31.7	+ 5.3	93.5
1962 - Jan.	50.3	15.5	65.8	- 4.9	10.8	17.5	28.3	+11.4	94.1
Feb.	47.1	14.7	61.8	- 9.1	10.9	16.7	27.6	+10.0	89.4
Mar.	52.0	15.5	67.5	- 2.6	11.4	19.8	31.2	+18.6	98.7
Apr.	52.0	13.5 ^r	65.5 ^r	- 4.5 ^r	11.8	14.5 ^r	26.3 ^r	+ 5.6 ^r	91.8
May	59.6	16.1	75.7	- 0.5	11.3	18.8	30.1	+30.3	105.8

- (1) Passenger car financing includes cars sold for commercial as well as personal use.
 (2) Covers such lines as furniture, appliances, jewellery etc.
 (3) Percentage change from same month previous year.
 (4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

Note: Repayments are estimated by adding balances outstanding at end of previous month to the paper purchased during the month and subtracting balances owing at end of current month.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

Province	Units			Amount of financing		
	May 1961	May 1962	Change prev. yr.	May 1961	May 1962	Change prev. yr.
	number		%	\$'000		%
New passenger cars						
Atlantic Provinces.	1,340	1,305	- 2.6	3,005	2,983	- 0.7
Quebec	5,640	6,412	+13.7	13,265	15,460	+16.5
Ontario	5,892	6,358	+ 7.9	13,849	15,639	+12.9
Manitoba	617	507	-17.8	1,474	1,267	-14.0
Saskatchewan	521	475	- 8.8	1,205	1,104	- 8.4
Alberta	972	1,263	+29.9	2,362	3,121	+32.1
British Columbia(1)	711	1,018	+43.2	1,741	2,650	+52.2
Canada	15,693	17,338	+10.5	36,901	42,224	+14.4
New commercial vehicles						
Atlantic Provinces.	268	254	- 5.2	1,050	966	- 8.0
Quebec	712	636	-10.7	2,796	2,684	- 4.0
Ontario	821	477	-41.9	2,462	1,958	-20.5
Manitoba	72	59	-18.1	574	165	-71.3
Saskatchewan	136	305	+124.3	444	963	+116.9
Alberta	296	430	+45.3	1,316	1,605	+22.0
British Columbia(1)	170	186	+ 9.4	918	622	-32.2
Canada	2,475	2,347	- 5.2	9,560	8,963	- 6.2
Used passenger cars						
Atlantic Provinces.	2,374	2,194	- 7.6	2,259	2,104	- 6.9
Quebec	8,516	8,956	+ 5.2	8,181	8,992	+ 9.9
Ontario	9,156	8,626	- 5.8	9,450	9,849	+ 4.2
Manitoba	1,336	1,185	-11.3	1,434	1,252	-12.7
Saskatchewan	1,437	1,269	-11.7	1,318	1,181	-10.4
Alberta	2,672	2,705	+ 1.2	2,688	3,009	+11.9
British Columbia(1)	2,182	2,184	+ 0.1	2,382	2,450	+ 2.9
Canada	27,673	27,119	- 2.0	27,712	28,837	+ 4.1
Used commercial vehicles						
Atlantic Provinces.	351	352	+ 0.3	344	460	+33.7
Quebec	943	796	-15.6	1,185	1,368	+15.4
Ontario	831	626	-24.7	1,299	1,131	-12.9
Manitoba	145	119	-17.9	236	200	-15.3
Saskatchewan	276	337	+22.1	273	399	+46.2
Alberta	623	527	-15.4	1,045	781	-25.3
British Columbia(1)	440	429	- 2.5	669	655	- 2.1
Canada	3,609	3,186	-11.7	5,051	4,994	- 1.1

(1) Includes Yukon and Northwest Territories.

CATALOGUE No.

61-004

MONTHLY

DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

Published by Authority of the Honourable George Hees, Minister of Trade and Commerce

Price: \$2.00 a year

CREDIT STATISTICS

June 1962

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balances Outstanding at Month-End		
	June 1961	June 1962	Change
			%
Sales finance companies:			
Consumer goods	799	772	- 3.4
Commercial goods	410	434	+ 5.9
Small loan companies:			
Cash loans	520	579	+ 11.3
Instalment credit	42	37	- 11.9
Department stores	336	364	+ 8.3
Furniture, appliance stores	182	183	+ 0.5
Chartered banks:			
Personal loans:			
Fully secured	303	380	+ 25.4
Home improvement	61	69	+ 13.1
Other	949	1,216	+ 28.1

6542-501-62

Prepared in the Industry and Merchandising Division

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

No.	Year and month	Sales finance companies (retail)		Small loan companies		Department stores (5)	Furniture, appliance stores
		Consumer goods (1)	Commercial goods (2)	Cash loans (3)	Installment credit (4)		
		millions of dollars					
1	End of: 1954	492	164	209	6	186	156
2	5	599	192	273	6	226	175
3	6	756	279	343	13	244	189
4	7	780	288	347	15	262	195
5	8	768	257	382	19	282	197
6	9	806	344	446	38	314	202
7	1960	828	393	504	45	368	195
8	1961 - Mar.	785	388	503	43	332	182
9	- Apr.	786	391	508	42	331	181
10	- May	791	404	514	42	334	181
11	- June	799	410	520	42	336	182
12	- July	810	412	523	37	328	183
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16	- Nov.	770	406	536	35	358	191
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18	1962 - Jan.	746	400	548	35	387	190
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- (1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

Chartered banks personal loans			Sub- total (excl. col.2) (7)	Life insurance companies' policy loans	Quebec savings banks' loans	Other retail dealers (ex. dept., furniture and appliance stores)		Oil company credit cards (9)	Credit unions (10)	No.
Fully secured (6)	Home improve- ment	Other				Instal- ment (8)	Charge (8)			
millions of dollars										
253	-	351	1,653	240	7	72	318	-	151	1
339	24	441	2,083	250	8	81	340	20	174	2
313	38	435	2,331	270	11	85	354	26	226	3
257	48	420	2,324	295	13	100	343	32	258	4
287	58	553	2,546	305	12	96	362	35	320	5
282	60	719	2,867	323	13	101	376	40	397	6
286	56	857	3,139	344	14	97	378	43	425	7
283	56	873	3,057	349	17	93	354	39	..	8
286	56	904	3,094	350	18				—	9
292	57	935	3,146	352	20					10
303	61	949	3,192	353	18	93	369	45	..	11
314	61	970	3,226	354	19					12
312	63	995	3,260	355	18					13
319	64	993	3,264	357	17	95	370	53	..	14
330	65	1,008	3,283	358	17					15
329	65	1,022	3,306	359	21					16
336	66	1,030	3,371	360	17	102	390	47	..	17
332	66	1,040	3,344	361	18					18
345	66	1,042	3,329	362	19					19
352	65	1,067	3,352	363	21	92	367	43	..	20
375 ^r	66	1,103 ^r	3,442 ^r	364	21					21
373	67	1,167 ^r	3,527 ^r	365	20					22
380	69	1,216	3,600	366	20			48		23

(8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

(9) Amount owing to oil companies, excluding commercial accounts.

(10) Not available quarterly.

.. Figures not available.

^r Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

TABLE 2. Sales Finance Companies - Retail Instalment Financing
(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Value of contracts financed during month								
1961 - Mar.	47.6	12.9	60.5	- 20.2	9.7	17.9	27.6	+ 0.4	88.1
Apr.	55.2	14.1	69.3	- 15.9	12.1	15.6	27.7	- 12.6	97.0
May	64.6	16.8	81.4	- 13.1	14.6	21.4	36.0	- 10.0	117.4
June	61.9	15.8	77.7	- 17.4	12.8	21.1	33.9	- 11.5	111.6
July	58.5	20.2	78.7	- 4.0	11.0	17.7	28.7	- 13.6	107.4
Aug.	51.7	16.9	68.6	- 12.2	12.1	21.3	33.4	- 0.9	102.0
Sept.	37.9	14.7	52.6	- 20.3	11.6	21.0	32.6	+ 7.9	85.2
Oct.	43.4	16.6	60.0	- 8.1	10.6	17.3	27.9	- 3.8	87.9
Nov.	43.8	15.4	59.2	- 11.0	10.7	20.3	31.0	+ 14.8	90.2
Dec.	35.9	15.8	51.7	- 14.8	9.5	17.5	27.0	- 4.9	78.7
1962 - Jan.	38.8	13.1	51.9	+ 4.0	8.9	17.9	26.8	+ 14.5	78.7
Feb.	41.5	12.2	53.7	+ 1.7	9.1	15.6	24.7	+ 22.3	78.4
Mar.	55.0	12.1	67.1	+ 10.9	10.2	23.0	33.2	+ 20.3	100.3
Apr.	64.5	13.9	78.4	+ 13.1	13.1	23.2	36.3	+ 31.0	114.7
May	71.1	17.8 ^r	88.9 ^r	+ 9.2	14.0	26.4	40.4	+ 12.2	129.3 ^r
June	65.7	14.6	80.3	+ 3.3	13.6	24.8	38.4	+ 13.3	118.7
	Balances outstanding at month-end								
1961 - Mar.	588.9	196.2	785.1	- 0.8	144.3	243.5	387.8	+ 9.5	1,172.9
Apr.	591.1	194.7	785.8	- 2.4	144.8	245.8	390.6	+ 7.2	1,176.4
May	595.0	196.1	791.1	- 4.3	149.1	254.4	403.5	+ 5.9	1,194.6
June	603.7	195.5	799.2	- 5.3	150.5	259.2	409.7	+ 2.8	1,208.8
July	609.7	200.3	810.0	- 5.2	150.3	261.3	411.6	+ 2.6	1,221.6
Aug.	606.9	200.7	807.6	- 5.7	150.4	262.3	412.7	+ 1.9	1,220.2
Sept.	596.1	200.7	796.8	- 6.4	149.5	261.2	410.7	+ 1.0	1,207.5
Oct.	584.6	199.9	784.5	- 6.9	147.3	258.1	405.4	+ 0.4	1,189.9
Nov.	570.5	199.1	769.6	- 8.3	148.2	257.9	406.1	+ 2.8	1,175.7
Dec.	559.7	199.8	759.5	- 8.3	145.9	255.5	401.4	+ 2.0	1,160.9
1962 - Jan.	548.2	197.4	745.6	- 7.8	144.0	255.9	399.9	+ 2.2	1,145.5
Feb.	542.6	194.9	737.5	- 7.1	142.2	254.8	397.0	+ 2.7	1,134.5
Mar.	545.6	191.5	737.1	- 6.1	141.0	258.0	399.0	+ 2.9	1,136.1
Apr.	558.1	191.8 ^r	749.9 ^r	- 4.6	142.3	266.7	409.0	+ 4.7	1,158.9 ^r
May	569.6	193.4 ^r	763.0 ^r	- 3.6 ^r	145.0	274.3	419.3	+ 3.9	1,182.3 ^r
June	580.3	191.2	771.5	- 3.5	147.6	286.8	434.4	+ 6.0	1,205.9

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Repayments during month								
1961 - Mar.	54.8	14.5	69.3	- 5.3	12.2	14.1	26.3	+ 17.4	95.6
Apr.	53.0	15.6	68.6	+ 0.6	11.6	13.3	24.9	+ 16.4	93.5
May	60.7	15.4	76.1	+ 5.5	10.3	12.8	23.1	- 2.1	99.2
June	53.2	16.4	69.6	- 9.4	11.4	16.3	27.7	+ 34.5	97.4
July	52.5	15.3	67.8	- 5.7	11.2	15.6	26.8	- 12.1	94.6
Aug.	54.5	16.5	71.0	- 6.3	12.0	20.3	32.3	+ 7.3	103.4
Sept.	48.7	14.7	63.4	- 10.7	12.5	22.1	34.6	+ 21.8	98.0
Oct.	54.9	17.4	72.3	- 2.6	12.8	20.4	33.2	+ 4.4	105.5
Nov.	57.9	16.2	74.1	+ 6.3	9.8	20.5	30.3	- 15.4	104.4
Dec.	46.7	15.1	61.8	- 13.8	11.8	19.9	31.7	+ 5.3	93.5
1962 - Jan.	50.3	15.5	65.8	- 4.9	10.8	17.5	28.3	+ 11.4	94.1
Feb.	47.1	14.7	61.8	- 9.1	10.9	16.7	27.6	+ 10.0	89.4
Mar.	52.0	15.5	67.5	- 2.6	11.4	19.8	31.2	+ 18.6	98.7
Apr.	52.0	13.6 ^r	65.6 ^r	- 4.4 ^r	11.8	14.5	26.3	+ 5.6	91.9 ^r
May	59.6	16.2 ^r	75.8 ^r	- 0.4	11.3	18.8	30.1	+ 30.3	105.9 ^r
June	55.0	16.8	71.8	+ 3.2	11.0	12.3	23.3	- 15.9	95.1

(1) Passenger car financing includes cars sold for commercial as well as personal use.

(2) Covers such lines as furniture, appliances, jewellery etc.

(3) Percentage change from same month previous year.

(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

Note: Repayments are estimated by adding balances outstanding at end of previous month to the paper purchased during the month and subtracting balances owing at end of current month.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

Province	Units			Amount of financing		
	June 1961	June 1962	Change prev. yr.	June 1961	June 1962	Change prev. yr.
	number		%	\$'000		%
New passenger cars						
Atlantic Provinces.	1,300	1,215	- 6.5	2,908	2,876	- 1.1
Quebec	5,274	5,780	+ 9.6	12,369	14,246	+ 15.2
Ontario	5,681	5,852	+ 3.0	13,397	14,540	+ 8.5
Manitoba	500	405	- 19.0	1,214	993	- 18.2
Saskatchewan	500	445	- 11.0	1,156	1,086	- 6.1
Alberta	1,087	1,073	- 1.3	2,691	2,734	+ 1.6
British Columbia(1)	712	907	+ 27.4	1,704	2,427	+ 42.4
Canada	15,054	15,677	+ 4.1	35,439	38,902	+ 9.8
New commercial vehicles						
Atlantic Provinces.	262	236	- 9.9	991	882	- 11.0
Quebec	629	645	+ 2.5	2,517	2,856	+ 13.5
Ontario	615	674	+ 9.6	2,413	2,866	+ 18.8
Manitoba	72	60	- 16.7	269	239	- 11.2
Saskatchewan	99	107	+ 8.1	427	403	- 5.6
Alberta	274	321	+ 17.2	1,045	1,060	+ 1.4
British Columbia(1)	144	205	+ 42.4	684	952	+ 39.2
Canada	2,095	2,248	+ 7.3	8,346	9,258	+ 10.9
Used passenger cars						
Atlantic Provinces.	2,324	2,277	- 2.0	2,186	2,149	- 1.7
Quebec	7,668	7,998	+ 4.3	7,407	8,299	+ 12.0
Ontario	8,963	8,277	- 7.7	9,267	9,146	- 1.3
Manitoba	1,252	994	- 20.6	1,328	1,047	- 21.2
Saskatchewan	1,283	1,253	- 2.3	1,157	1,078	- 6.8
Alberta	2,658	2,554	- 3.9	2,827	2,699	- 4.5
British Columbia(1)	2,120	2,088	- 1.5	2,307	2,367	+ 2.6
Canada	26,268	25,441	- 3.1	26,479	26,785	+ 1.2
Used commercial vehicles						
Atlantic Provinces.	401	315	- 21.4	397	359	- 9.6
Quebec	828	676	- 18.4	1,205	1,050	- 12.9
Ontario	764	667	- 12.7	1,126	1,106	- 1.8
Manitoba	118	97	- 17.8	166	169	+ 1.8
Saskatchewan	172	192	+ 11.6	205	246	+ 20.0
Alberta	585	504	- 13.8	770	859	+ 11.6
British Columbia(1)	392	374	- 4.6	561	591	+ 5.3
Canada	3,260	2,825	- 13.3	4,430	4,380	- 1.1

(1) Includes Yukon and Northwest Territories.

TABLE 4. Sales Finance Companies

Date	Wholesale			Average repayment terms on retail paper purchased			
	Paper purchased	Estimated repay- ments	Balances out- standing (end of period)	Passenger cars and commercial vehicles		Other consumer goods	Other comm. & indus- trial goods
				New	Used		
Calendar Years	millions of dollars			months			
1956	1,213	..	182	..	..	..	..
1957	1,185	1,165	202	..	..	..	..
1958	1,105	1,116	191	24.1	17.0	20.1	25.1
1959	1,307	1,301	197	25.2	17.6	23.2	26.9
Quarterly							
1960 - II	422	437	268	25.9	17.8	23.7	26.9
III	196	304	160	26.8	17.6	24.5	28.3
IV	357	288	229	25.6	17.3	22.8	28.7
1961 - I	303	277	255	25.7	18.1	22.8	30.1
II	366	400	221	26.4	17.8	26.7	26.6
III	200	296	125	27.4	17.7	24.6	31.5
IV	406	352	179	26.6	17.9	23.4	30.8
1962 - I	384	338	225	26.6	19.0	23.9	33.3
II	482	476	231	27.8	19.0	25.2	31.3

.. Figures not available.

CATALOGUE No.

61-004

MONTHLY

Canada. Statistics, Bureau of

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Selected credit holders	Balances Outstanding at Month-End		
	July 1961	July 1962	Change
			%
Sales finance companies:			
Consumer goods	810	783	- 3.3
Commercial goods	412	444	+ 7.8
Small loan companies:			
Cash loans	523	586	+12.0
Instalment credit	37	37	(1)
Department stores	328	356	+ 8.5
Furniture, appliance stores	183	182	- 0.5
Chartered banks:			
Personal loans:			
Fully secured	314	390	+24.2
Home improvement	61	68	+11.5
Other	970	1,264	+30.3

(1) No change
6542-501-72

Prepared in the Industry and Merchandising Division

ROGER DUHAMEL, F.R.S.C., Queen's Printer and Controller of Stationery, Ottawa, 1962

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

No.	Year and month	Sales finance companies (retail)		Small loan companies		Department stores (5)	Furniture, appliance stores
		Consumer goods (1)	Commercial goods (2)	Cash loans (3)	Installment credit (4)		
		millions of dollars					
1	End of: 1954	492	164	209	6	186	156
2	5	599	192	273	6	226	175
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4	7	780	288	347	15	262	195
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Fully secured (6)	Home improve- ment	Other				Instal- ment (8)	Charge (8)			
millions of dollars										
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339	24	441	2,083	250	8	81	340	20	174	2
313	38	435	2,331	270	11	85	354	26	226	3
257	48	420	2,324	295	13	100	343	32	258	4
287	58	553	2,546	305	12	96	362	35	320	5
282	60	719	2,867	323	13	101	376	40	397	6
286	56	857	3,139	344	14	97	378	43	425	7
286	56	904	3,094	350	18					8
292	57	935	3,146	352	20					9
303	61	949	3,192	353	18	93	369	45	..	10
314	61	970	3,226	354	19					11
312	63	995	3,260	355	18					12
319	64	993	3,264	357	17	95	370	53	..	13
330	65	1,008	3,283	358	17					14
329	65	1,022	3,306	359	21					15
336	66	1,030	3,371	360	17	102	390	47	..	16
332	66	1,040	3,344	361	18					17
345	66	1,042	3,329	362	19					18
352	65	1,067	3,352	363	21	92	367	43	..	19
375	66	1,103	3,442	364	21					20
373	67	1,167	3,527	365	20					21
380	69	1,216	3,600	366	20	94	378	48		22
390	68	1,264	3,666	366	19					23

(8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

(9) Amount owing to oil companies, excluding commercial accounts.

(10) Not available quarterly.

.. Figures not available.

r Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

TABLE 2. Sales Finance Companies - Retail Instalment Financing
(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commercial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Value of contracts financed during month								
1961 - Apr.	55.2	14.1	69.3	-15.9	12.1	15.6	27.7	-12.6	97.0
May	64.6	16.8	81.4	-13.1	14.6	21.4	36.0	-10.0	117.4
June	61.9	15.8	77.7	-17.4	12.8	21.1	33.9	-11.5	111.6
July	58.5	20.2	78.7	- 4.0	11.0	17.7	28.7	-13.6	107.4
Aug.	51.7	16.9	68.6	-12.2	12.1	21.3	33.4	- 0.9	102.0
Sept.	37.9	14.7	52.6	-20.3	11.6	21.0	32.6	+ 7.9	85.2
Oct.	43.4	16.6	60.0	- 8.1	10.6	17.3	27.9	- 3.8	87.9
Nov.	43.8	15.4	59.2	-11.0	10.7	20.3	31.0	+14.8	90.2
Dec.	35.9	15.8	51.7	-14.8	9.5	17.5	27.0	- 4.9	78.7
1962 - Jan.	38.8	13.1	51.9	+ 4.0	8.9	17.9	26.8	+14.5	78.7
Feb.	41.5	12.2	53.7	+ 1.7	9.1	15.6	24.7	+22.3	78.4
Mar.	55.0	12.2 ^r	67.2 ^r	+11.1 ^r	10.2	23.0	33.2	+20.3	100.4 ^r
Apr.	64.5	13.9	78.4	+13.1	13.1	23.2	36.3	+31.0	114.7
May	71.1	17.8	88.9	+ 9.2	14.0	26.4	40.4	+12.2	129.3
June	65.7	16.3 ^r	82.0 ^r	+ 5.5 ^r	13.6	24.8	38.4	+13.3	120.4 ^r
July	65.5	15.7	81.2	+ 3.2	12.9	25.3	38.2	+33.1	119.4
	Balances outstanding at month-end								
1961 - Apr.	591.1	194.7	785.8	- 2.4	144.8	245.8	390.6	+ 7.2	1,176.4
May	595.0	196.1	791.1	- 4.3	149.1	254.4	403.5	+ 5.9	1,194.6
June	603.7	195.5	799.2	- 5.3	150.5	259.2	409.7	+ 2.8	1,208.8
July	609.7	200.3	810.0	- 5.2	150.3	261.3	411.6	+ 2.6	1,221.6
Aug.	606.9	200.7	807.6	- 5.7	150.4	262.3	412.7	+ 1.9	1,220.2
Sept.	596.1	200.7	796.8	- 6.4	149.5	261.2	410.7	+ 1.0	1,207.5
Oct.	584.6	199.9	784.5	- 6.9	147.3	258.1	405.4	+ 0.4	1,189.9
Nov.	570.5	199.1	769.6	- 8.3	148.2	257.9	406.1	+ 2.8	1,175.7
Dec.	559.7	199.8	759.5	- 8.3	145.9	255.5	401.4	+ 2.0	1,160.9
1962 - Jan.	548.2	197.4	745.6	- 7.8	144.0	255.9	399.9	+ 2.2	1,145.5
Feb.	542.6	194.9	737.5	- 7.1	142.2	254.8	397.0	+ 2.7	1,134.5
Mar.	545.6	191.4 ^r	737.0 ^r	- 6.1	141.0	258.0	399.0	+ 2.9	1,136.0 ^r
Apr.	558.1	191.8	749.9	- 4.6	142.3	266.7	409.0	+ 4.7	1,158.9
May	569.6	193.4	763.0	- 3.6	145.0	274.3	419.3	+ 3.9	1,182.3
June	580.3	191.2	771.5	- 3.5	147.6	286.8	434.4	+ 6.0	1,205.9
July	591.4	191.2	782.6	- 3.4	149.2	295.2	444.4	+ 8.0	1,227.0

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
			%				%		
	Repayments during month								
1961 - Apr.	53.0	15.6	68.6	+ 0.6	11.6	13.3	24.9	+16.4	93.5
May	60.7	15.4	76.1	+ 5.5	10.3	12.8	23.1	- 2.1	99.2
June	53.2	16.4	96.6	- 9.4	11.4	16.3	27.7	+34.5	97.4
July	52.5	15.3	67.8	- 5.7	11.2	15.6	26.8	-12.1	94.6
Aug.	54.5	16.5	71.0	- 6.3	12.0	20.3	32.3	+ 7.3	103.4
Sept.	48.7	14.7	63.4	-10.7	12.5	22.1	34.6	+21.8	98.0
Oct.	54.9	17.4	72.3	- 2.6	12.8	20.4	33.2	+ 4.4	105.5
Nov.	57.9	16.2	74.1	+ 6.3	9.8	20.5	30.3	-15.4	104.4
Dec.	46.7	15.1	61.8	-13.8	11.8	19.9	31.7	+ 5.3	93.5
1962 - Jan.	50.3	15.5	65.8	- 4.9	10.8	17.5	28.3	+11.4	94.1
Feb.	47.1	14.7	61.8	- 9.1	10.9	16.7	27.6	+10.0	89.4
Mar.	52.0	15.7 ^r	67.7 ^r	- 2.3 ^r	11.4	19.8	31.2	+18.6	98.9 ^r
Apr.	52.0	13.5 ^r	65.5 ^r	- 4.5 ^r	11.8	14.5	26.3	+ 5.6	91.8 ^r
May	59.6	16.2	75.8	- 0.4	11.3	18.8	30.1	+30.3	105.9
June	55.0	18.5 ^r	73.5 ^r	+ 5.6 ^r	11.0	12.3	23.3	-15.9	96.8 ^r
July	54.4	15.7	70.1	+ 3.4	11.3	16.9	28.2	+ 5.2	98.3

(1) Passenger car financing includes cars sold for commercial as well as personal use.

(2) Covers such lines as furniture, appliances, jewellery etc.

(3) Percentage change from same month previous year.

(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

Note: Repayments are estimated by adding balances outstanding at end of previous month to the paper purchased during the month and subtracting balances owing at end of current month.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

Province	Units			Amount of financing		
	July 1961(2)	July 1962	Change prev. yr.	July 1961(2)	July 1962	Change prev. yr.
	number		%	\$'000		%
	New passenger cars					
Atlantic Provinces.	1,286	1,203	- 6.5	2,843	2,787	- 2.0
Quebec	5,147	5,842	+13.5	11,816	14,340	+21.4
Ontario	5,769	5,611	- 2.7	13,080	13,769	+ 5.3
Manitoba	656	450	-31.4	1,608	1,061	-34.0
Saskatchewan	448	434	- 3.1	1,005	1,040	+ 3.5
Alberta	817	1,124	+37.6	1,951	2,861	+46.6
British Columbia(1)	816	994	+21.8	1,993	2,594	+30.2
Canada	14,939	15,658	+ 4.8	34,296	38,452	+12.1
	New commercial vehicles					
Atlantic Provinces.	227	229	+ 0.9	825	805	- 2.4
Quebec	564	679	+20.4	2,557	3,324	+30.0
Ontario	527	570	+ 8.2	1,932	2,126	+10.0
Manitoba	51	65	+27.5	212	240	+13.2
Saskatchewan	82	96	+17.1	278	316	+13.7
Alberta	248	271	+ 9.3	959	882	- 8.0
British Columbia(1)	163	185	+13.5	784	826	+ 5.4
Canada	1,862	2,095	+12.5	7,547	8,519	+12.9
	Used passenger cars					
Atlantic Provinces.	2,264	2,054	- 9.3	2,169	2,030	- 6.4
Quebec	7,278	8,084	+11.1	6,941	8,327	+20.0
Ontario	8,583	8,332	- 2.9	8,638	9,280	+ 7.4
Manitoba	1,091	1,149	+ 5.3	1,137	1,176	+ 3.4
Saskatchewan	1,160	1,240	+ 6.9	1,010	1,100	+ 8.9
Alberta	2,400	2,429	+ 1.2	2,430	2,584	+ 6.3
British Columbia(1)	1,928	2,383	+23.6	2,167	2,588	+19.4
Canada	24,704	25,671	+ 3.9	24,492	27,085	+10.6
	Used commercial vehicles					
Atlantic Provinces.	365	317	-13.2	416	342	-17.8
Quebec	664	726	+ 9.3	1,013	1,277	+26.1
Ontario	608	657	+ 8.1	992	1,031	+ 3.9
Manitoba	108	109	+ 0.9	191	228	+19.4
Saskatchewan	163	173	+ 6.1	203	203	(3)
Alberta	451	439	- 2.7	514	706	+37.4
British Columbia(1)	341	372	+ 9.1	427	624	+46.1
Canada	2,700	2,793	+ 3.4	3,756	4,411	+17.4

(1) Includes Yukon and Northwest Territories.

(2) Revised

(3) No change

TABLE 4. Sales Finance Companies

Date	Wholesale			Average repayment terms on retail paper purchased			
	Paper purchased	Estimated repay- ments	Balances out- standing (end of period)	Passenger cars and commercial vehicles		Other consumer goods	Other comm. & indus- trial goods
				New	Used		
Calendar Years	millions of dollars			months			
1956	1,213	..	182	..	..	..	..
1957	1,185	1,165	202	..	..	..	..
1958	1,105	1,116	191	24.1	17.0	20.1	25.1
1959	1,307	1,301	197	25.2	17.6	23.2	26.9
Quarterly							
1960 - II	422	437	268	25.9	17.8	23.7	26.9
III	196	304	160	26.8	17.6	24.5	28.3
IV	357	288	229	25.6	17.3	22.8	28.7
1961 - I	303	277	255	25.7	18.1	22.8	30.1
II	366	400	221	26.4	17.8	26.7	26.6
III	200	296	125	27.4	17.7	24.6	31.5
IV	406	352	179	26.6	17.9	23.4	30.8
1962 - I	384	338	225	26.6	19.0	23.9	33.3
II	482	476	231	27.8	19.0	25.2	31.3

.. Figures not available.

TABLE 5. Accounts Receivable - Retail Dealers
Percentage Change - June 30, 1962 over June 30, 1961

Trade	Instalment receivables	Charge account receivables	Total receivables
Total, all trades .....	..	..	+3.9
Department stores .....	..	..	+8.4
Motor vehicle dealers	+ 1.1	+6.3	+5.4
Men's clothing stores	+14.8	+7.1	+9.8
Family clothing stores	+ 8.9	-1.1	+4.4
Women's clothing stores	+ 7.4	+4.1	+4.8
Hardware stores	+ 5.3	+1.1	+2.2
Furniture, appliance and radio stores	- 0.6	+7.9	+0.4
Jewellery stores	- 5.6	(1)	-3.9
Grocery and combination (independent) stores .....	..	..	-4.2
General stores .....	..	..	+4.9
Fuel dealers	+13.0	+6.7	+7.1
Garages and filling stations .....	..	..	-1.0

.. Figures not available.

(1) No change

TABLE 6. Accounts Receivable - by Kind of Business
(dollar estimates in millions)

Date	Instalment	Charge	Total	Instalment	Charge	Total
			Total, all trades	Motor vehicle dealers		
1960 - June 30 ...	505.8	432.0	937.8	18.3	87.1	105.4
Sept. 30 ..	..	..	948.4	17.2	81.6	98.8
Dec. 31 ...	..	..	1,037.6	15.7	77.8	93.5
1961 - March 31 ..	..	..	960.8	16.8	78.1	94.9
June 30 ...	..	..	980.3	18.3	86.0	104.3
Sept. 30 ..	..	..	993.5	17.7	83.7	101.4
Dec. 31 ...	..	..	1,088.2	17.3	82.5	99.8
1962 - March 31 ..	..	..	998.6	16.8	86.1	102.9
June 30 ...	..	..	1,018.7	18.5	91.4	109.9
			Men's clothing stores	Family clothing stores		
1960 - June 30 ...	5.1	9.9	15.0	11.1	9.2	20.3
Sept. 30 ..	4.9	9.1	14.0	10.7	9.3	20.0
Dec. 31 ...	6.0	11.4	17.4	12.7	10.8	23.5
1961 - March 31 ..	5.4	9.9	15.3	11.3	9.0	20.3
June 30 ...	5.4	9.9	15.3	11.2	9.4	20.6
Sept. 30 ..	5.2	9.3	14.5	11.0	9.3	20.3
Dec. 31 ...	6.5	11.8	18.3	13.6	11.1	24.7
1962 - March 31 ..	5.9	10.2	16.1	11.8	9.0	20.8
June 30 ...	6.2	10.6	16.8	12.2	9.3	21.5
			Women's clothing stores	Hardware stores		
1960 - June 30 ...	2.8	10.0	12.8	9.0	26.3	35.3
Sept. 30 ..	2.7	10.7	13.4	9.6	27.2	36.8
Dec. 31 ...	3.3	11.5	14.8	9.9	27.1	37.0
1961 - March 31 ..	2.7	10.1	12.8	9.4	23.5	32.9
June 30 ...	2.7	9.8	12.5	9.5	27.3	36.8
Sept. 30 ..	2.7	10.6	13.3	9.7	28.2	37.9
Dec. 31 ...	3.3	11.8	15.1	10.1	27.0	37.1
1962 - March 31 ..	2.8	10.4	13.2	9.7	24.0	33.7
June 30 ...	2.9	10.2	13.1	10.0	27.6	37.6
			Furniture, appliance and radio stores	Jewellery stores		
1960 - June 30 ...	166.9	23.2	190.1	12.9	5.0	17.9
Sept. 30 ..	167.3	23.8	191.1	12.5	4.9	17.4
Dec. 31 ...	169.6	25.1	194.7	16.1	7.6	23.7
1961 - March 31 ..	159.4	22.1	181.5	13.2	5.1	18.3
June 30 ...	159.4	22.7	182.1	12.4	5.4	17.8
Sept. 30 ..	163.9	25.1	189.0	12.0	5.1	17.1
Dec. 31 ...	168.4	26.5	194.9	15.2	7.9	23.1
1962 - March 31 ..	157.6	23.2	180.8	12.5	5.1	17.6
June 30 ...	158.4	24.5	182.9	11.7	5.4	17.1

Figures not available.

TABLE 6. Accounts Receivable - by Kind of Business - Concluded
(dollar estimates in millions)

Date	Instalment	Charge	Total	Instalment	Charge	Total
	Fuel dealers			Department stores		
1960 - June 30	1.8	34.0	35.8	247.5	48.6	296.1
Sept. 30 ...	2.0	30.4	32.4	..	..	304.6
Dec. 31	2.5	49.4	51.9	..	..	367.7
1961 - March 31 ...	2.7	53.3	56.0	..	..	332.2
June 30	2.3	37.1	39.4	..	..	336.1
Sept. 30 ...	2.5	32.9	35.4	..	..	339.4
Dec. 31	2.8	49.4	52.2	..	..	400.7
1962 - March 31 ...	2.8	57.9	60.7	..	..	358.8
June 30	2.6	39.6	42.2	..	..	364.5
	Grocery and combination stores (independent)			General stores		
1960 - June 30 ....	..	..	35.3	..	..	31.9
Sept. 30 ...	..	..	35.4	..	..	33.7
Dec. 31 ....	..	..	37.6	..	..	31.8
1961 - March 31 ...	..	..	35.0	..	..	29.1
June 30 ....	..	..	35.8	..	..	32.7
Sept. 30 ...	..	..	34.9	..	..	33.6
Dec. 31 ....	..	..	36.7	..	..	33.3
1962 - March 31 ...	..	..	33.7	..	..	31.0
June 30 ....	..	..	34.3	..	..	34.3
	Garages and filling stations			All other trades		
1960 - June 30 ....	..	..	28.9	29.6	83.4	113.0
Sept. 30 ...	..	..	29.3	31.1	90.4	121.5
Dec. 31 ....	..	..	28.0	30.7	85.3	116.0
1961 - March 31 ...	..	..	27.0	30.2	75.3	105.5
June 30 ....	..	..	30.6	30.3	86.0	116.3
Sept. 30 ...	..	..	29.8	33.5	93.4	126.9
Dec. 31 ....	..	..	27.7	32.2	92.4	124.6
1962 - March 31	26.7	28.6	74.0	102.6
June 30	30.3	29.7	84.5	114.2

. Figures not available.

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CREDIT STATISTICS

(Final 1961 and Revised 1962 data for Sales Finance and Small Loan Companies)

August 1962

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balances Outstanding at Month-End		
	August 1961	August 1962	Change
			%
Sales finance companies:			
Consumer goods	805	786	- 2.4
Commercial goods	412	450	+ 9.2
Small loan companies:			
Cash loans	534	613	+14.8
Instalment credit	38	40	+ 5.3
Department stores	331	356	+ 7.6
Furniture, appliance stores	188	184	- 2.1
Chartered banks:			
Personal loans:			
Fully secured	312	388	+24.4
Home improvement	63	69	+ 9.5
Other	995	1,268	+27.4

November 1962
6542-501

Prepared in the Industry and Merchandising Division

ROGER DUHAMEL, F.R.S.C., Queen's Printer and Controller of Stationery, Ottawa, 1962

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

Year and month	Sales finance companies (retail)		Small loan companies		Depart- ment stores (5)	Furniture, appliance stores
	Consumer goods (1)	Commer- cial goods (2)	Cash loans (3)	Instal- ment credit (4)		
millions of dollars						
End of:						
1954	492	164	209	6	186	156
5	599	192	273	6	226	175
6	756	279	343	13	244	189
7	780	288	347	15	262	195
8	768	257	382	19	282	197
9	806	344	446	38	314	202
1960	828	393	504	45	368	195
1961 - Jan.	809	391	500	45	354	186
- Feb.	793	386	501	44	339	185
- Mar.	784	388	506	44	332	182
- Apr.	785	390	512	43	331	181
- May	790	403	519	42	334	181
- June	797	409	526	42	336	182
- July	808	411	530	38	328	183
- Aug.	805	412	534	38	331	188
- Sept.	794	410	534	38	339	189
- Oct.	782	405	535	35	347	189
- Nov.	766	405	546	36	358	191
- Dec.	756	400	559	35	401	195
1962 - Jan.	741	396	561	35	387	190
- Feb.	732	394	563	35	370	185
- Mar.	732	396	572	35	359	181
- Apr.	745	406	580	36	366	181
- May	758	416	588	37	367	182
- June	767	430	596	39	364	183
- July	778	440	603	39	356	182
- Aug.	786	450	613	40	356	184

- (1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid on instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

Chartered banks personal loans			Sub- total (excl. col. 2) (7)	Life insurance companies' policy loans	Quebec savings banks' loans	Other retail dealers (ex. dept., furniture and appliance stores)		Oil company credit cards (9)	Credit unions (10)
Fully secured (6)	Home improve- ment	Other				Instal- ment (8)	Charge (8)		
millions of dollars									
253	-	351	1,653	240	7	72	318	-	151
339	24	441	2,083	250	8	81	340	20	174
313	38	435	2,331	270	11	85	354	26	226
257	48	420	2,324	295	13	100	343	32	258
287	58	553	2,546	305	12	96	362	35	320
282	60	719	2,867	323	13	101	376	40	397
286	56	857	3,139	344	14	97	378	43	425
281	56	863	3,094	347	19				
279	56	859	3,056	347	17				
283	56	873	3,060	349	17	93	354	39	..
286	56	904	3,098	350	18				
292	57	935	3,150	352	20				
303	61	949	3,196	353	18	93	369	45	..
314	61	970	3,232	354	19				
312	63	995	3,266	355	18				
319	64	993	3,270	357	17	95	370	53	..
330	65	1,008	3,291	358	17				
329	65	1,022	3,313	358	21				
336	66	1,030	3,378	358	17	102	390	47	..
332	66	1,040	3,352	359	18				
345	66	1,042	3,338	360	19				
352	65	1,067	3,363	361	21	92	367	43	..
375	66	1,103	3,452	362	21				
373	67	1,167	3,539	363	20				
380	69	1,216	3,614	364	20	94	378	48	..
390	68	1,264	3,680	364	19				
388	69	1,268	3,704	366	21				

- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).
- (8) Series excludes trades extending credit largely to commercial users, i.e., farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

(Concluded on Page 8).

TABLE 2. Sales Finance Companies - Retail Instalment Financing
(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Value of contracts financed during month								
1961 - Jan.	36.9	13.5	50.4	+ 1.4	9.4	14.1	23.5	+ 4.4	73.9
- Feb.	41.0	12.4	53.4	-15.9	8.3	12.0	20.3	-17.1	73.7
- Mar.	47.9	13.2	61.1	-19.4	9.9	17.9	27.8	+ 1.1	88.9
- Apr.	55.4	14.4	69.8	-15.3	12.2	15.6	27.8	-12.3	97.6
- May	65.0	17.2	82.2	-12.3	14.8	21.4	36.2	- 9.5	118.4
- June	62.2	16.1	78.3	-16.8	12.9	21.1	34.0	-11.2	112.3
- July	58.8	20.6	79.4	- 3.2	11.3	17.7	29.0	-12.7	108.4
- Aug.	51.9	17.3	69.2	-11.4	11.9	21.3	33.2	- 1.5	102.4
- Sept.	38.1	15.0	53.1	-19.5	11.7	21.0	32.7	+ 6.3	85.8
- Oct.	43.5	17.0	60.5	- 7.4	10.7	17.3	28.0	- 3.4	88.5
- Nov.	43.9	15.7	59.6	-10.4	11.2	20.3	31.5	+16.7	91.1
- Dec.	36.0	15.1	51.1	-16.0	9.5	17.4	26.9	- 5.3	78.0
1962 - Jan.	38.8	13.6	52.4	+ 4.0	8.9	17.7	26.6	+13.2	79.0
- Feb.	41.5	12.7	54.2	+ 1.5	9.1	15.5	24.6	+21.2	78.6
- Mar.	55.0	12.6	67.6	+10.6	10.2	22.8	33.0	+18.7	100.6
- Apr.	64.5	14.5	79.0	+13.2	13.1	23.0	36.1	+29.9	115.1
- May	71.1	18.6	89.7	+ 9.1	14.0	26.2	40.2	+11.0	129.9
- June	65.7	17.0	82.7	+ 5.6	13.6	24.6	38.2	+12.4	120.9
- July	65.5	16.4	81.9	+ 3.1	12.9	25.1	38.0	+31.0	119.9
- Aug.	56.4	18.1	74.5	+ 7.7	13.2	24.0	37.2	+12.0	111.7

- (1) Passenger car financing includes cars sold for commercial as well as personal use.
 (2) Covers such lines as furniture, appliances, jewellery etc.
 (3) Percentage change from same month previous year.
 (4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

Note: Repayments are estimated by adding balances outstanding at end of previous month to the paper purchased during the month and subtracting balances owing at end of current month.

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Continued
(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Balances outstanding at month-end								
1961 - Jan.	607.5	201.0	808.8	+1.8	148.5	242.8	391.3	+13.4	1,200.1
- Feb.	597.6	195.7	793.3	+0.6	145.5	240.9	386.4	+10.7	1,179.7
- Mar.	591.1	193.1	784.2	-0.9	142.3	245.3	387.6	+ 9.4	1,171.8
- Apr.	594.1	190.5	784.6	-2.6	142.2	248.1	390.3	+ 7.1	1,174.9
- May	598.7	190.9	789.6	-4.5	145.8	257.3	403.1	+ 5.8	1,192.7
- June	608.2	189.2	797.4	-5.5	146.6	262.7	409.3	+ 2.7	1,206.7
- July	614.9	193.0	807.9	-5.4	145.7	265.4	411.1	+ 2.4	1,219.0
- Aug.	612.9	192.3	805.2	-6.0	145.2	266.9	412.1	+ 1.8	1,217.3
- Sept.	602.8	191.3	794.1	-6.7	143.6	266.4	410.0	+ 0.8	1,204.1
- Oct.	592.1	189.4	781.5	-7.2	140.8	263.9	404.7	+ 0.2	1,186.2
- Nov.	578.7	187.6	766.3	-8.7	141.0	264.3	405.3	+ 2.6	1,171.6
- Dec.	568.6	187.2	755.8	-8.8	138.0	262.4	400.4	+ 1.8	1,156.2
1962 - Jan.	556.9	183.7	740.6	-8.4	136.0	260.3	396.3	+ 1.3	1,136.9
- Feb.	551.1	181.2	732.3	-7.7	134.3	259.2	393.5	+ 1.8	1,125.8
- Mar.	554.2	177.8	732.0	-6.7	133.2	262.5	395.7	+ 2.1	1,127.7
- Apr.	566.9	178.2	745.1	-5.0	134.5	271.1	405.6	+ 3.9	1,150.7
- May	578.5	179.8	758.3	-4.0	137.0	278.6	415.6	+ 3.1	1,173.9
- June	589.4	177.6	767.0	-3.8	139.4	291.0	430.4	+ 5.2	1,197.4
- July	600.7	177.5	778.2	-3.7	141.0	299.4	440.4	+ 7.1	1,218.6
- Aug.	606.3	179.4	785.7	-2.4	144.2	305.5	449.7	+ 9.1	1,235.4

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded
(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commercial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
				%				%	
	Repayments during month								
1961 - Jan.	53.8	16.2	70.0	+14.9	11.7	13.9	25.6	+20.2	95.6
- Feb.	51.2	17.7	68.9	- 0.7	11.3	13.9	25.2	+22.9	94.1
- Mar.	54.4	15.8	70.2	- 4.1	13.1	13.5	26.6	+18.8	96.8
- Apr.	52.4	17.0	69.4	+ 1.8	12.3	12.8	25.1	+17.3	94.5
- May	60.4	16.8	77.2	+ 7.1	11.2	12.2	23.4	- 0.8	100.6
- June	52.7	17.8	70.5	- 8.3	12.1	15.7	27.8	+35.0	98.3
- July	52.1	16.8	68.9	- 4.2	12.2	15.0	27.2	-10.8	96.1
- Aug.	53.9	18.0	71.9	- 5.3	12.4	19.8	32.2	+ 7.0	104.1
- Sept.	48.2	16.0	64.2	- 9.6	13.3	21.5	34.8	+22.5	99.0
- Oct.	54.2	18.9	73.1	- 1.5	13.5	19.8	33.3	+ 4.7	106.4
- Nov.	57.3	17.5	74.8	+ 7.3	11.0	19.9	30.9	-13.7	105.7
- Dec.	46.1	15.5	61.6	-14.1	12.5	19.3	31.8	+ 5.6	93.4
1962 - Jan.	50.5	17.1	67.6	- 3.4	10.9	19.8	30.7	+19.9	98.3
- Feb.	47.3	15.2	62.5	- 9.3	10.8	16.6	27.4	+ 8.7	89.9
- Mar.	51.9	16.0	67.9	- 3.3	11.3	19.5	30.8	+15.8	98.7
- Apr.	51.8	14.1	65.9	- 5.0	11.8	14.4	26.2	+ 4.4	92.1
- May	59.5	17.0	76.5	- 0.9	11.5	18.7	30.2	+29.1	106.7
- June	54.8	19.2	74.0	+ 5.0	11.2	12.2	23.4	-15.8	97.4
- July	54.2	16.5	70.7	+ 2.6	11.3	16.7	28.0	+ 2.9	98.7
- Aug.	50.8	16.2	67.0	- 6.8	10.0	17.9	27.9	-13.4	94.9

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

Province	Units			Amount of financing		
	Aug. 1961(2)	Aug. 1962	Change prev. yr.	Aug. 1961(2)	Aug. 1962	Change prev. yr.
	number		%	\$'000		%
New passenger cars						
Atlantic Provinces.	1,147	1,071	- 6.6	2,522	2,457	- 2.6
Quebec	4,221	4,260	+ 0.9	9,684	10,605	+ 9.5
Ontario	4,907	4,579	- 6.7	10,804	11,458	+ 6.1
Manitoba	376	356	- 5.3	894	910	+ 1.8
Saskatchewan	367	369	+ 0.5	834	864	+ 3.6
Alberta	859	987	+ 14.9	1,976	2,540	+ 28.5
British Columbia(1)	797	940	+ 17.9	1,905	2,415	+ 26.8
Canada	12,674	12,562	- 0.9	28,619	31,249	+ 9.2
New commercial vehicles						
Atlantic Provinces.	208	223	+ 7.2	700	738	+ 5.4
Quebec	551	629	+ 14.2	3,123	3,400	+ 8.9
Ontario	566	577	+ 1.9	2,211	2,228	+ 0.8
Manitoba	58	65	+ 12.1	243	305	+ 25.5
Saskatchewan	55	102	+ 85.5	205	325	+ 58.5
Alberta	237	300	+ 26.6	716	1,010	+ 41.1
British Columbia(1)	180	188	+ 4.4	704	672	- 4.5
Canada	1,855	2,084	+ 12.3	7,902	8,678	+ 9.8
Used passenger cars						
Atlantic Provinces.	2,136	2,078	- 2.7	1,925	2,039	+ 5.9
Quebec	6,760	7,395	+ 9.4	6,463	7,467	+ 15.5
Ontario	8,507	7,579	- 10.9	8,443	8,606	+ 1.9
Manitoba	1,029	944	- 8.3	976	976	(3)
Saskatchewan	1,062	1,072	+ 0.9	912	943	+ 3.4
Alberta	2,360	2,480	+ 5.1	2,369	2,667	+ 12.6
British Columbia(1)	2,139	2,278	+ 6.5	2,236	2,478	+ 10.8
Canada	23,993	23,826	- 0.7	23,324	25,176	+ 7.9
Used commercial vehicles						
Atlantic Provinces.	358	312	- 12.8	330	344	+ 4.2
Quebec	707	741	+ 4.8	1,074	1,231	+ 14.6
Ontario	694	645	- 7.1	1,106	1,191	+ 7.7
Manitoba	127	128	+ 0.8	249	249	(3)
Saskatchewan	183	241	+ 31.7	193	270	+ 39.9
Alberta	486	552	+ 13.6	594	756	+ 27.3
British Columbia(1)	366	346	- 5.5	489	475	- 2.9
Canada	2,921	2,965	+ 1.5	4,035	4,516	+ 11.9

(1) Includes Yukon and Northwest Territories.

(2) Revised.

(3) No change.

TABLE 4. Sales Finance Companies

Date	Wholesale			Average repayment terms on retail paper purchased			
	Paper purchased	Estimated repay- ments	Balances out- standing (end of period)	Passenger cars and commercial vehicles		Other consumer goods	Other comm. & indus- trial goods
				New	Used		
	millions of dollars			months			
Calendar Years							
1956	1,213	..	182	..	..	..	..
1957	1,185	1,165	202	..	..	..	..
1958	1,105	1,116	191	24.1	17.0	20.1	25.1
1959	1,307	1,301	197	25.2	17.6	23.2	26.9
Quarterly							
1960 - II	422	437	268	25.9	17.8	23.7	26.9
III	196	304	160	26.8	17.6	24.5	28.3
IV	357	288	229	25.6	17.3	22.8	28.7
1961 - I	305	278	256	25.7	18.1	22.8	30.1
II	368	401	223	26.4	17.8	26.7	26.6
III	201	296	128	27.4	17.7	24.6	31.5
IV	408	352	184	26.6	17.9	23.4	30.8
1962 - I	387	341	230	26.6	19.0	23.9	33.3
II	485	479	236	27.8	19.0	25.2	31.3

(9) Amount owing to oil companies, excluding commercial accounts.

(10) Not available quarterly.

.. Figures not available.

r Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

CATALOGUE No.

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MONTHLY

DOMINION BUREAU OF STATISTICS

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CREDIT STATISTICS

September 1962

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balances Outstanding at Month-End		
	September 1961	September 1962	Change
			%
Sales finance companies:			
Consumer goods	794	776	- 2.3
Commercial goods	410	460	+12.2
Small loan companies:			
Cash loans	534	617	+15.5
Instalment credit	38	44	+15.8
Department stores	339	366	+ 8.0
Furniture, appliance stores	189	186	- 1.6
Chartered banks:			
Personal loans:			
Fully secured	319	366	+14.7
Home improvement	64	71	+10.9
Other	993	1,201	+20.9

November 1962

6542-501

Prepared in the Industry and Merchandising Division

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

No.	Year and month	Sales finance companies (retail)		Small loan companies		Department stores (5)	Furniture, appliance stores
		Consumer goods (1)	Commercial goods (2)	Cash loans (3)	Installment credit (4)		
		millions of dollars					
1	End of: 1954	492	164	209	6	186	156
2	5	599	192	273	6	226	175
3	6	756	279	343	13	244	189
4	7	780	288	347	15	262	195
5	8	768	257	382	19	282	197
6	9	806	344	446	38	314	202
7	1960	828	393	504	45	368	195
8	1961 - June	797	409	526	42	336	182
9	- July	808	411	530	38	328	183
10	- Aug.	805	412	534	38	331	188
11	- Sept.	794	410	534	38	339	189
12	- Oct.	782	405	535	35	347	189
13	- Nov.	766	405	546	36	358	191
14	- Dec.	756	400	559	35	401	195
15	1962 - Jan.	741	396	561	35	387	190
16	- Feb.	732	394	563	35	370	185
17	- Mar.	732	396	572	35	359	181
18	- Apr.	745	406	580	36	366	181
19	- May	758	416	588	37	367	182
20	- June	767	430	596	39	364	183
21	- July	778	440	603	39	356	182
22	- Aug.	786	450	613	40	356	184
23	- Sept.	776	460	617	44	366	186

- (1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

Chartered banks personal loans			Sub- total (excl. col.2) (7)	Life insurance companies' policy loans	Quebec savings banks' loans	Other retail dealers (ex. dept., furniture and appliance stores)		Oil company credit cards (9)	Credit unions (10)	No.
Fully secured (6)	Home improve- ment	Other				Instal- ment (8)	Charge (8)			
millions of dollars										
253	-	351	1,653	240	7	72	318	-	151	1
339	24	441	2,083	250	8	81	340	20	174	2
313	38	435	2,331	270	11	85	354	26	226	3
257	48	420	2,324	295	13	100	343	32	258	4
287	58	553	2,546	305	12	96	362	35	320	5
282	60	719	2,867	323	13	101	376	40	397	6
286	56	857	3,139	344	14	97	378	43	425	7
303	61	949	3,196	353	18	93	369	45	..	8
314	61	970	3,232	354	19					9
312	63	995	3,266	355	18					10
319	64	993	3,270	357	17	95	370	53	..	11
330	65	1,008	3,291	358	17					12
329	65	1,022	3,313	358	21					13
336	66	1,030	3,378	358	17	102	390	47	..	14
332	66	1,040	3,352	359	18					15
345	66	1,042	3,338	360	19					16
352	65	1,067	3,363	361	21	92	367	43	..	17
375	66	1,103	3,452	362	21					18
373	67	1,167	3,539	363	20					19
380	69	1,216	3,614	364	20	94	378	48	..	20
383 ^r	68	1,224 ^r	3,633 ^r	364	19					21
374 ^r	69	1,223 ^r	3,645 ^r	366	21					22
366	71	1,201	3,627	368	22					23

(8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

(9) Amount owing to oil companies, excluding commercial accounts.

(10) Not available quarterly.

.. Figures not available.

^r Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

TABLE 2. Sales Finance Companies - Retail Instalment Financing

(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Value of contracts financed during month								
1961 - June	62.2	16.1	78.3	-16.8	12.9	21.1	34.0	-11.2	112.3
- July	58.8	20.6	79.4	- 3.2	11.3	17.7	29.0	-12.7	108.4
- Aug.	51.9	17.3	69.2	-11.4	11.9	21.3	33.2	- 1.5	102.4
- Sept.	38.1	15.0	53.1	-19.5	11.7	21.0	32.7	+ 8.3	85.8
- Oct.	43.5	17.0	60.5	- 7.4	10.7	17.3	28.0	- 3.4	88.5
- Nov.	43.9	15.7	59.6	-10.4	11.2	20.3	31.5	+16.7	91.1
- Dec.	36.0	15.1	51.1	-16.0	9.5	17.4	26.9	- 5.3	78.0
1962 - Jan.	38.8	13.6	52.4	+ 4.0	8.9	17.7	26.6	+13.2	79.0
- Feb.	41.5	12.7	54.2	+ 1.5	9.1	15.5	24.6	+21.2	78.8
- Mar.	55.0	12.6	67.6	+10.6	10.2	22.8	33.0	+18.7	100.6
- Apr.	64.5	14.5	79.0	+13.2	13.1	23.0	36.1	+29.9	115.1
- May	71.1	18.6	89.7	+ 9.1	14.0	26.2	40.2	+11.0	129.9
- June	65.7	17.0	82.7	+ 5.6	13.6	24.6	38.2	+12.4	120.9
- July	65.5	16.4	81.9	+ 3.1	12.9	25.1	38.0	+31.0	119.9
- Aug.	56.4	18.1	74.5	+ 7.7	13.2	24.0	37.2	+12.0	111.7
- Sept.	41.4	17.1	58.5	+10.2	13.4	26.5	39.9	+22.0	98.4
	Balances outstanding at month-end								
1961 - June	608.2	189.2	797.4	- 5.5	146.6	262.7	409.3	+ 2.7	1,206.7
- July	614.9	193.0	807.9	- 5.4	145.7	265.4	411.1	+ 2.4	1,219.0
- Aug.	612.9	192.3	805.2	- 6.0	145.2	266.9	412.1	+ 1.8	1,217.3
- Sept.	602.8	191.3	794.1	- 6.7	143.6	266.4	410.0	+ 0.8	1,204.1
- Oct.	592.1	189.4	781.5	- 7.2	140.8	263.9	404.7	+ 0.2	1,186.2
- Nov.	578.7	187.6	766.3	- 8.7	141.0	264.3	405.3	+ 2.6	1,171.6
- Dec.	568.6	187.2	755.8	- 8.8	138.0	262.4	400.4	+ 1.8	1,156.2
1962 - Jan.	556.9	183.7	740.6	- 8.4	136.0	260.3	396.3	+ 1.3	1,136.9
- Feb.	551.1	181.2	732.3	- 7.7	134.3	259.2	393.5	+ 1.8	1,125.8
- Mar.	554.2	177.8	732.0	- 6.7	133.2	262.5	395.7	+ 2.1	1,127.7
- Apr.	566.9	178.2	745.1	- 5.0	134.5	271.1	405.6	+ 3.9	1,150.7
- May	578.5	179.8	758.3	- 4.0	137.0	278.6	415.6	+ 3.1	1,173.9
- June	589.4	177.6	767.0	- 3.8	139.4	291.0	430.4	+ 5.2	1,197.4
- July	600.7	177.5	778.2	- 3.7	141.0	299.4	440.4	+ 7.1	1,218.6
- Aug.	606.3	179.4	785.7	- 2.4	144.2	305.5	449.7	+ 9.1	1,235.4
- Sept.	600.3	175.9	776.2	- 2.3	147.1	312.8	459.9	+12.2	1,236.1

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Repayments during month								
1961 - June	52.7	17.8	70.5	- 8.3	12.1	15.7	27.8	+35.0	98.3
- July	52.1	16.8	68.9	- 4.2	12.2	15.0	27.2	-10.8	96.1
- Aug.	53.9	18.0	71.9	- 5.3	12.4	19.8	32.2	+ 7.0	104.1
- Sept.	48.2	16.0	64.2	- 9.6	13.3	21.5	34.8	+22.5	99.0
- Oct.	54.2	18.9	73.1	- 1.5	13.5	19.8	33.3	+ 4.7	106.4
- Nov.	57.3	17.5	74.8	+ 7.3	11.0	19.9	30.9	-13.7	105.7
- Dec.	46.1	15.5	61.6	-14.1	12.5	19.3	31.8	+ 5.6	93.4
1962 - Jan.	50.5	17.1	67.6	- 3.4	10.9	19.8	30.7	+19.9	98.3
- Feb.	47.3	15.2	62.5	- 9.3	10.8	16.6	27.4	+ 8.7	89.9
- Mar.	51.9	16.0	67.9	- 3.3	11.3	19.5	30.8	+15.8	98.7
- Apr.	51.8	14.1	65.9	- 5.0	11.8	14.4	26.2	+ 4.4	92.1
- May	59.5	17.0	76.5	- 0.9	11.5	18.7	30.2	+29.1	106.7
- June	54.8	19.2	74.0	+ 5.0	11.2	12.2	23.4	-15.8	97.4
- July	54.2	16.5	70.7	+ 2.6	11.3	16.7	28.0	+ 2.9	98.7
- Aug.	50.8	16.2	67.0	- 6.8	10.0	17.9	27.9	-13.4	94.9
- Sept.	47.4	20.6	68.0	+ 5.9	10.5	19.2	29.7	-14.7	97.7

(1) Passenger car financing includes cars sold for commercial as well as personal use.

(2) Covers such lines as furniture, appliances, jewellery etc.

(3) Percentage change from same month previous year.

(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

Note: Repayments are estimated by adding balances outstanding at end of previous month to the paper purchased during the month and subtracting balances owing at end of current month.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

Province	Units			Amount of financing		
	September 1961(2)	September 1962	Change prev. yr.	September 1961(2)	September 1962	Change prev. yr.
	number		%	\$'000		%
New passenger cars						
Atlantic Provinces.	804	812	+ 1.0	1,772	1,878	+ 6.0
Quebec	3,187	3,090	- 3.0	7,219	7,644	+ 5.9
Ontario	3,221	3,235	+ 0.4	6,972	7,659	+ 9.9
Manitoba	304	263	-13.5	701	627	-10.6
Saskatchewan	337	330	- 2.1	745	767	+ 3.0
Alberta	721	740	+ 2.6	1,621	1,807	+11.5
British Columbia(1)	575	722	+25.6	1,261	1,801	+42.8
Canada	9,149	9,192	+ 0.5	20,291	22,183	+ 9.3
New commercial vehicles						
Atlantic Provinces.	160	230	+ 43.8	590	836	+41.7
Quebec	629	676	+ 7.5	3,481	4,304	+23.6
Ontario	550	486	-11.6	2,078	2,067	- 0.5
Manitoba	50	70	+40.0	138	240	+73.9
Saskatchewan	65	103	+58.5	185	319	+72.4
Alberta	235	234	- 0.4	843	820	- 2.7
British Columbia(1)	125	153	+22.4	452	640	+41.6
Canada	1,814	1,952	+ 7.6	7,767	9,226	+18.8
Used passenger cars						
Atlantic Provinces.	1,679	1,703	+ 1.4	1,511	1,584	+ 4.8
Quebec	4,953	5,919	+19.5	4,731	5,848	+23.6
Ontario	6,057	5,777	- 4.6	5,920	6,431	+ 8.6
Manitoba	833	762	- 8.5	848	765	- 9.8
Saskatchewan	980	859	-12.3	865	777	-10.2
Alberta	2,115	1,815	-14.2	2,162	1,901	-12.1
British Columbia(1)	1,681	1,753	+ 4.3	1,764	1,917	+ 8.7
Canada	18,298	18,588	+ 1.6	17,801	19,223	+ 8.0
Used commercial vehicles						
Atlantic Provinces.	325	283	-12.9	365	319	-12.6
Quebec	669	707	+ 5.7	1,071	1,228	+14.7
Ontario	627	543	-13.4	1,067	985	- 7.7
Manitoba	101	121	+19.8	117	144	+23.1
Saskatchewan	184	219	+19.0	213	245	+15.0
Alberta	459	467	+ 1.7	567	778	+37.2
British Columbia(1)	340	355	+ 4.4	481	502	+ 4.4
Canada	2,705	2,695	- 0.4	3,881	4,201	+ 8.2

(1) Includes Yukon and Northwest Territories.

(2) Revised.

TABLE 4. Sales Finance Companies

Date	Wholesale			Average repayment terms on retail paper purchased			
	Paper purchased	Estimated repay- ments	Balances out- standing (end of period)	Passenger cars and commercial vehicles		Other consumer goods	Other comm. & indus- trial goods
				New	Used		
Calendar Years	millions of dollars			months			
1956	1,213	..	182	..	..	..	..
1957	1,185	1,165	202	..	..	..	..
1958	1,105	1,116	191	24.1	17.0	20.1	25.1
1959	1,307	1,301	197	25.2	17.6	23.2	26.9
Quarterly							
1960 - III	196	304	160	26.8	17.6	24.5	28.3
IV	357	288	229	25.6	17.3	22.8	28.7
1961 - I	305	278	256	25.7	18.1	22.8	30.1
II	368	401	223	26.4	17.8	26.7	26.6
III	201	296	128	27.4	17.7	24.6	31.5
IV	408	352	184	26.6	17.9	23.4	30.8
1962 - I	387	341	230	26.6	19.0	23.9	33.3
II	485	479	236	27.8	19.0	25.2	31.3
III	231	327	140	28.7	19.0	26.0	30.9

.. Figures not available.

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MONTHLY

DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

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CREDIT STATISTICS

(Final 1961 and Revised 1962 data for Sales Finance and Small Loan Companies)

October 1962

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Note: The final 1961 and revised 1962 data for Sales Finance companies first published in the August 1962 bulletin have undergone another revision. This was due to the decision to exclude those loans issued to businesses for capital purposes and which had been reported in the "Other Commercial Goods" sector.

Selected credit holders	Balances Outstanding at Month-End		
	October 1961	October 1962	Change
			%
Sales finance companies:			
Consumer goods	782	773	- 1.2
Commercial goods	399	432	+ 8.3
Small loan companies:			
Cash loans	535	620	+15.9
Instalment credit	35	44	+25.7
Department stores	347	372	+ 7.2
Furniture, appliance stores	189	187	- 1.1
Chartered banks:			
Personal loans:			
Fully secured	330	361	+ 9.4
Home improvement	65	70	+ 7.7
Other	1,008	1,199	+18.9

January 1963
6542-501

Prepared in the Industry and Merchandising Division

ROGER DUHAMEL, F.R.S.C., Queen's Printer and Controller of Stationery, Ottawa, 1963

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

Year and month	Sales finance companies (retail)		Small loan companies		Department stores (5)	Furniture, appliance stores
	Consumer goods (1)	Commercial goods (2)	Cash loans (3)	Installment credit (4)		
millions of dollars						
End of:						
1954	492	164	209	6	186	156
5	599	192	273	6	226	175
6	756	279	343	13	244	189
7	780	288	347	15	262	195
8	768	257	382	19	282	197
9	806	344	446	38	314	202
1960	828	393	504	45	368	195
1961 - Jan.	809	388	500	45	354	186
- Feb.	793	383	501	44	339	185
- Mar.	784	383	506	44	332	182
- Apr.	785	386	512	43	331	181
- May	790	399	519	42	334	181
- June	797	405	526	42	336	182
- July	808	406	530	38	328	183
- Aug.	805	407	534	38	331	188
- Sept.	794	405	534	38	339	189
- Oct.	782	399	535	35	347	189
- Nov.	766	400	546	36	358	191
- Dec.	756	395	559	35	401	195
1962 - Jan.	741	391	561	35	387	190
- Feb.	732	387	563	35	370	185
- Mar.	732	386	572	35	359	181
- Apr.	745	393	580	36	366	181
- May	758	401	588	37	367	182
- June	767	415	596	39	364	183
- July	778	422	603	39	356	182
- Aug.	786	428	613	40	356	184
- Sept.	776	434	617	44	366	186
- Oct.	773	432	620	44	372	187

- (1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid on instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers goods.

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

Chartered banks personal loans			Sub- total (excl. col. 2) (7)	Life insurance companies' policy loans	Quebec savings banks' loans	Other retail dealers (ex. dept., furniture and appliance stores)		Oil company credit cards (9)	Credit unions (10)
Fully secured (6)	Home improve- ment	Other				Instal- ment (8)	Charge (8)		
millions of dollars									
253	-	351	1,653	240	7	72	318	-	151
339	24	441	2,083	250	8	81	340	20	174
313	38	435	2,331	270	11	85	354	26	226
257	48	420	2,324	295	13	100	343	32	258
287	58	553	2,546	305	12	96	362	35	320
282	60	719	2,867	323	13	101	376	40	397
286	56	857	3,139	344	14	97	378	43	433 ^r
281	56	863	3,094	347	19				
279	56	859	3,056	347	17				
283	56	873	3,060	349	17	93	354	39	..
286	56	904	3,098	350	18				
292	57	935	3,150	352	20				
303	61	949	3,196	353	18	93	369	45	..
314	61	970	3,232	354	19				
312	63	995	3,266	355	18				
319	64	993	3,270	357	17	95	370	53	..
330	65	1,008	3,291	358	17				
329	65	1,022	3,313	358	21				
336	66	1,030	3,378	358	17	102	390	47	525
332	66	1,040	3,352	359	18				
345	66	1,042	3,338	360	19				
352	65	1,067	3,363	361	21	92	367	43	..
375	66	1,103	3,452	362	21				
373	67	1,167	3,539	363	20				
380	69	1,216	3,614	364	20	93 ^r	380 ^r	48	..
383	68	1,224	3,633	364	19				
374	69	1,223	3,645	366	21				
366	71	1,201	3,627	368	22	93	374	57	..
361	70	1,199	3,626	369	22				

- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).
- (8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

TABLE 2. Sales Finance Companies - Retail Instalment Financing
(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Value of contracts financed during month								
1961 - Jan.	36.9	13.5	50.4	+ 1.4	9.4	13.7	23.1	+ 2.7	73.5
- Feb.	41.0	12.4	53.4	-15.9	8.3	11.9	20.2	-17.6	73.6
- Mar.	47.9	13.2	61.1	-19.4	9.9	15.9	25.8	- 6.2	86.9
- Apr.	55.4	14.4	69.8	-15.3	12.2	15.3	27.5	-13.2	97.3
- May	65.0	17.2	82.2	-12.3	14.8	21.0	35.8	-10.5	118.0
- June	62.2	16.1	78.3	-16.8	12.9	20.0	32.9	-14.1	111.2
- July	58.8	20.6	79.4	- 3.2	11.3	17.5	28.8	-13.3	108.2
- Aug.	51.9	17.3	69.2	-11.4	11.9	20.8	32.7	- 3.0	101.9
- Sept.	38.1	15.0	53.1	-19.5	11.7	20.8	32.5	+ 7.6	85.6
- Oct.	43.5	17.0	60.5	- 7.4	10.7	16.9	27.6	- 4.8	88.1
- Nov.	43.9	15.7	59.6	-10.4	11.2	19.8	31.0	+14.8	90.6
- Dec.	36.0	15.1	51.1	-16.0	9.5	17.0	26.5	- 6.7	77.6
1962 - Jan.	38.8	13.6	52.4	+ 4.0	8.9	17.1	26.0	+12.6	78.4
- Feb.	41.5	12.7	54.2	+ 1.5	9.1	14.3	23.4	+15.8	77.6
- Mar.	55.0	12.6	67.6	+10.6	10.2	18.5	28.7	+11.2	96.3
- Apr.	64.5	14.5	79.0	+13.2	13.1	20.6	33.7	+22.5	112.7
- May	71.1	18.6	89.7	+ 9.1	14.0	24.0	38.0	+ 6.1	127.7
- June	65.7	17.0	82.7	+ 5.6	13.6	23.3	36.9	+12.2	119.6
- July	65.5	16.4	81.9	+ 3.1	12.9	21.7	34.6	+20.1	116.5
- Aug.	56.4	18.1	74.5	+ 7.7	13.2	20.6	33.8	+ 3.4	108.3
- Sept.	41.4	17.1	58.5	+10.2	13.4	21.5	34.9	+ 7.4	93.4
- Oct.	50.6	16.4	67.0	+10.7	11.6	19.7	31.3	+13.4	98.3

- (1) Passenger car financing includes cars sold for commercial as well as personal use.
(2) Covers such lines as furniture, appliances, jewellery, etc.
(3) Percentage change from same month previous year.
(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment, etc.

Note: Repayments are estimated by adding balances outstanding at end of previous month to the paper purchased during the month and subtracting balances owing at end of current month.

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Continued

(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Balances outstanding at month-end								
1961 - Jan.	607.5	201.0	808.8	+1.8	148.5	239.7	388.2	+12.5	1,197.
- Feb.	597.6	195.7	793.3	+0.6	145.5	237.7	383.2	+ 9.8	1,176.
- Mar.	591.1	193.1	784.2	-0.9	142.3	240.4	382.7	+ 8.0	1,166.
- Apr.	594.1	190.5	784.6	-2.6	142.2	243.8	386.0	+ 5.9	1,170.
- May	598.7	190.9	789.6	-4.5	145.8	252.9	398.7	+ 4.7	1,188.
- June	608.2	189.2	797.4	-5.5	146.6	257.9	404.5	\$ 1.5	1,201.
- July	614.9	193.0	807.9	-5.4	145.7	260.5	406.2	+ 1.2	1,214.
- Aug.	612.9	192.3	805.2	-6.0	145.2	261.7	406.9	+ 0.5	1,212.
- Sept.	602.8	191.3	794.1	-6.7	143.6	260.9	404.5	- 0.5	1,198.
- Oct.	592.1	189.4	781.5	-7.2	140.8	258.3	399.1	- 1.2	1,180.
- Nov.	578.7	187.6	766.3	-8.7	141.0	258.5	399.5	+ 1.1	1,165.
- Dec.	568.6	187.2	755.8	-8.8	138.0	257.1	395.1	+ 0.4	1,150.
1962 - Jan.	556.9	183.7	740.6	-8.4	136.0	255.1	391.1	+ 0.7	1,131.
- Feb.	551.1	181.2	732.3	-7.7	134.3	253.0	387.3	+ 1.1	1,119.
- Mar.	554.2	177.8	732.0	-6.7	133.2	253.0	386.2	+ 0.9	1,118.
- Apr.	566.9	178.2	745.1	-5.0	134.5	258.4	392.9	+ 1.8	1,138.
- May	578.5	179.8	758.3	-4.0	137.0	264.2	401.2	+ 0.6	1,159.
- June	589.4	177.6	767.0	-3.8	139.4	276.1	415.5	+ 2.7	1,182.
- July	600.7	177.5	778.2	-3.7	141.0	281.4	422.4	+ 4.0	1,200.
- Aug.	606.3	179.4	785.7	-2.4	144.2	284.2	428.4	+ 5.3	1,214.
- Sept.	600.3	176.0 ^r	776.3 ^r	-2.2	147.1	286.7	433.8	+ 7.2	1,210.
- Oct.	598.2	174.7	772.9	-1.1	146.5	285.3	431.8	+ 8.2	1,204.

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Repayments during month								
1961 - Jan.	53.8	16.2	70.0	+14.9	11.7	16.6	28.3	+32.9	98.3
- Feb.	51.2	17.7	68.9	- 0.7	11.3	13.9	25.2	+22.9	94.1
- Mar.	54.4	15.8	70.2	- 4.1	13.1	13.2	26.3	+17.4	96.5
- Apr.	52.4	17.0	69.4	+ 1.8	12.3	11.9	24.2	+13.1	93.6
- May	60.4	16.8	77.2	+ 7.1	11.2	11.9	23.1	- 2.1	100.3
- June	52.7	17.8	70.5	- 8.3	12.1	15.0	27.1	+31.6	97.6
- July	52.1	16.8	68.9	- 4.2	12.2	14.9	27.1	-11.1	96.0
- Aug.	53.9	18.0	71.9	- 5.3	12.4	19.6	32.0	+ 6.3	103.9
- Sept.	48.2	16.0	64.2	- 9.6	13.3	21.6	34.9	+22.9	99.1
- Oct.	54.2	18.9	73.1	- 1.5	13.5	19.5	33.0	+ 3.8	106.1
- Nov.	57.3	17.5	74.8	+ 7.3	11.0	19.6	30.6	-14.5	105.4
- Dec.	46.1	15.5	61.6	-14.1	12.5	18.4	30.9	+ 2.7	92.5
1962 - Jan.	50.5	17.1	67.6	- 3.4	10.9	19.1	30.0	+ 6.0	97.6
- Feb.	47.3	15.2	62.5	- 9.3	10.8	16.4	27.2	+ 7.9	89.7
- Mar.	51.9	16.0	67.9	- 3.3	11.3	18.5	29.8	+13.3	97.7
- Apr.	51.8	14.1	65.9	- 5.0	11.8	15.2	27.0	+11.6	92.9
- May	59.5	17.0	76.5	- 0.9	11.5	18.2	29.7	+28.6	106.2
- June	54.8	19.2	74.0	+ 5.0	11.2	11.4	22.6	-16.6	96.6
- July	54.2	16.5	70.7	+ 2.6	11.3	16.4	27.7	+ 2.2	98.4
- Aug.	50.8	16.2	67.0	- 6.8	10.0	17.8	27.8	-13.1	94.8
- Sept.	47.4	20.5 ^r	67.9 ^r	+ 5.8 ^r	10.5	19.0	29.5	-15.5	97.4
- Oct.	52.7	17.7	70.4	- 3.7	12.2	21.1	33.3	+ 0.9	103.7

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

Province	Units			Amount of financing		
	October 1961(2)	October 1962	Change prev. yr.	October 1961(2)	October 1962	Change prev. yr.
	number		%	\$'000		%
	New passenger cars					
Atlantic Provinces.	949	865	- 8.9	2,086	2,074	- 0.6
Quebec	3,939	4,234	+ 7.5	9,488	10,855	+14.4
Ontario	3,965	4,740	+19.5	9,239	11,636	+25.9
Manitoba	407	421	+ 3.4	934	1,051	+12.5
Saskatchewan	453	549	+21.2	1,077	1,270	+17.9
Alberta	821	949	+15.6	1,928	2,415	+25.3
British Columbia(1)	624	764	+22.4	1,528	1,922	+25.8
Canada	11,158	12,522	+12.2	26,280	31,223	+18.8
	New commercial vehicles					
Atlantic Provinces.	240	189	-21.2	749	623	-16.8
Quebec	557	608	+ 9.2	2,515	2,975	+18.3
Ontario	517	494	- 4.4	1,879	1,693	- 9.9
Manitoba	69	70	+ 1.4	186	316	+69.9
Saskatchewan	101	110	+ 8.9	274	336	+22.6
Alberta	259	295	+13.9	758	1,036	+36.7
British Columbia(1)	154	163	+ 5.8	507	554	+ 9.3
Canada	1,897	1,929	+ 1.7	6,868	7,533	+ 9.7
	Used passenger cars					
Atlantic Provinces.	1,615	1,473	- 8.8	1,434	1,421	- 0.9
Quebec	4,837	5,238	+ 8.3	4,691	5,486	+16.9
Ontario	5,729	5,921	+ 3.4	5,776	6,606	+14.4
Manitoba	855	891	+ 4.2	914	853	- 6.7
Saskatchewan	979	1,145	+17.0	852	1,052	+23.5
Alberta	2,045	2,060	+ 0.7	2,005	2,099	+ 4.7
British Columbia(1)	1,454	1,668	+14.7	1,518	1,843	+21.4
Canada	17,514	18,396	+ 5.0	17,190	19,360	+12.6
	Used commercial vehicles					
Atlantic Provinces.	297	298	+ 0.3	302	394	+30.5
Quebec	667	692	+ 3.7	1,103	1,131	+ 2.5
Ontario	583	540	- 7.4	911	1,006	+10.4
Manitoba	112	116	+ 3.6	158	169	+ 7.0
Saskatchewan	182	192	+ 5.5	206	220	+ 6.8
Alberta	459	440	- 4.1	592	651	+10.0
British Columbia(1)	346	317	- 8.4	509	502	- 1.4
Canada	2,646	2,595	- 1.9	3,781	4,073	+ 7.7

(1) Includes Yukon and Northwest Territories.

(2) Revised

TABLE 4. Sales Finance Companies

Date	Wholesale			Average repayment terms on retail paper purchased			
	Paper Purchased	Estimated Repay- ments	Balances out- standing (end of period)	Passenger cars and commercial vehicles		Other consumer goods	Other comm. & indus- trial goods
				New	Used		
Calendar Years	millions of dollars			months			
1956	1,213	..	182	..	..	..	..
1957	1,185	1,165	202	..	..	..	..
1958	1,105	1,116	191	24.1	17.0	20.1	25.1
1959	1,307	1,301	197	25.2	17.6	23.2	26.9
Quarterly							
1960 - III	196	304	160	26.8	17.6	24.5	28.3
IV	357	288	229	25.6	17.3	22.8	28.7
1961 - I	305	278	256	25.7	18.1	22.8	30.1
II	368	401	223	26.4	17.8	26.7	26.6
III	201	296	128	27.4	17.7	24.6	31.5
IV	408	352	184	26.6	17.9	23.4	30.8
1962 - I	387	341	230	26.6	19.0	23.9	33.3
II	485	479	236	27.8	19.0	25.2	31.3
III	231	327	140	28.7	19.0	26.0	30.9

.. Figures not available.

TABLE 5. Accounts Receivable - Retail Dealers
Percentage Change - September 30, 1962 over September 30, 1961

Trade	Instalment receivables	Charge account receivables	Total receivables
Total, all trades .....	..	..	+ 2.6
Department stores .....	..	..	+ 7.8
Motor vehicle dealers	- 1.1	+2.6	+ 2.0
Men's clothing stores	+19.2	+8.6	+12.4
Family clothing stores	+ 7.3	(1)	+ 3.9
Women's clothing stores	+ 7.4	(1)	+ 1.5
Hardware stores	+11.3	-2.1	+ 1.3
Furniture, appliance and radio stores ..	- 2.4	+1.6	- 1.9
Jewellery stores	- 5.8	+3.9	- 2.9
Grocery and combination (independent) stores .....	..	..	- 5.2
General stores .....	..	..	+ 3.9
Fuel dealers	+12.0	+8.5	+ 8.8
Garages and filling stations .....	..	..	+ 5.7

.. Figures not available.

(1) No change

TABLE 6. Accounts Receivable - by Kind of Business
(dollar estimates in millions)

Date	Instalment	Charge	Total	Instalment	Charge	Total
			Total, all trades	Motor vehicle dealers		
1960 - Sept. 30 ...	..	..	948.4	17.2	81.6	98.8
Dec. 31 .....	..	..	1,037.6	15.7	77.8	93.5
1961 - March 31 ...	..	..	960.8	16.8	78.1	94.9
June 30 .....	..	..	980.3	18.3	86.0	104.3
Sept. 30 ...	..	..	993.5	17.7	83.7	101.4
Dec. 31 .....	..	..	1,088.2	17.3	82.5	99.8
1962 - March 31 ...	..	..	998.6	16.8	86.1	102.9
June 30 .....	..	..	1,019.9 ^r	18.5	91.4	109.9
Sept. 30 ...	..	..	1,018.9	17.5	85.9	103.4
			Men's clothing stores	Family clothing stores		
1960 - Sept. 30 ...	4.9	9.1	14.0	10.7	9.3	20.0
Dec. 31	6.0	11.4	17.4	12.7	10.8	23.5
1961 - March 31 ...	5.4	9.9	15.3	11.3	9.0	20.3
June 30	5.4	9.9	15.3	11.2	9.4	20.6
Sept. 30 ...	5.2	9.3	14.5	11.0	9.3	20.3
Dec. 31	6.5	11.8	18.3	13.6	11.1	24.7
1962 - March 31 ...	5.9	10.2	16.1	11.8	9.0	20.8
June 30	6.2	10.6	16.8	12.2	9.3	21.5
Sept. 30 ...	6.2	10.1	16.3	11.8	9.3	21.1
			Women's clothing stores	Hardware stores		
1960 - Sept. 30 ...	2.7	10.7	13.4	9.6	27.2	36.8
Dec. 31	3.3	11.5	14.8	9.9	27.1	37.0
1961 - March 31 ...	2.7	10.1	12.8	9.4	23.5	32.9
June 30	2.7	9.8	12.5	9.5	27.3	36.8
Sept. 30 ...	2.7	10.6	13.3	9.7	28.2	37.9
Dec. 31	3.3	11.8	15.1	10.1	27.0	37.1
1962 - March 31 ...	2.8	10.4	13.2	9.7	24.0	33.7
June 30	2.9	10.2	13.1	10.0	27.6	37.6
Sept. 30 ...	2.9	10.6	13.5	10.8	27.6	38.4
			Furniture, appliance and radio stores	Jewellery stores		
1960 - Sept. 30 ...	167.3	23.8	191.1	12.5	4.9	17.4
Dec. 31	169.6	25.1	194.7	16.1	7.6	23.7
1961 - March 31 ...	159.4	22.1	181.5	13.2	5.1	18.3
June 30	159.4	22.7	182.1	12.4	5.4	17.8
Sept. 30 ...	163.9	25.1	189.0	12.0	5.1	17.1
Dec. 31	168.4	26.5	194.9	15.2	7.9	23.1
1962 - March 31 ...	157.6	23.2	180.8	12.5	5.1	17.6
June 30	158.4	24.5	182.9	11.7	5.4	17.1
Sept. 30 ...	160.0	25.5	185.5	11.3	5.3	16.6

Figures not available.

TABLE 6. Accounts Receivable - by Kind of Business - Concluded
(dollar estimates in millions)

Date	Instalment	Charge	Total	Instalment	Charge	Total
Fuel dealers			Department stores			
1960 - Sept. 30	2.0	30.4	32.4	..	..	304.6
Dec. 31	2.5	49.4	51.9	..	..	367.7
1961 - March 31	2.7	53.3	56.0	..	..	332.2
June 30	2.3	37.1	39.4	..	..	336.1
Sept. 30	2.5	32.9	35.4	..	..	339.4
Dec. 31	2.8	49.4	52.2	..	..	400.7
1962 - March 31	2.8	57.9	60.7	..	..	358.8
June 30	2.6	39.6	42.2	..	..	364.5
Sept. 30	2.8	35.7	38.5	..	..	365.8
Grocery and combination stores (independent)			General stores			
1960 - Sept. 30 .....	..	..	35.4	..	..	33.7
Dec. 31 .....	..	..	37.6	..	..	31.8
1961 - March 31 .....	..	..	35.0	..	..	29.1
June 30 .....	..	..	35.8	..	..	32.7
Sept. 30 .....	..	..	34.9	..	..	33.6
Dec. 31 .....	..	..	36.7	..	..	33.3
1962 - March 31 .....	..	..	33.7	..	..	31.0
June 30 .....	..	..	34.3	..	..	34.3
Sept. 30 .....	..	..	33.1	..	..	34.9
Garages and filling stations			All other trades			
1960 - Sept. 30 .....	..	..	29.3	31.1	90.4	121.5
Dec. 31 .....	..	..	28.0	30.7	85.3	116.0
1961 - March 31 .....	..	..	27.0	30.2	75.3	105.5
June 30 .....	..	..	30.6	30.3	86.0	116.3
Sept. 30 .....	..	..	29.8	33.5	93.4	126.9
Dec. 31 .....	..	..	27.7	32.2	92.4	124.6
1962 - March 31 .....	..	..	26.7	28.6	74.0	102.6
June 30 .....	..	..	30.3	28.6 ^r	86.8 ^r	115.4 ^r
Sept. 30 .....	..	..	31.5	30.1	90.2	120.3

.. Figures not available.

r Revised

(9) Amount owing to oil companies, excluding commercial accounts.

(10) Not available quarterly.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

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CREDIT STATISTICS

November 1962

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balances Outstanding at Month-End		
	November 1961	November 1962	Change
			%
Sales finance companies:			
Consumer goods	766	772	+ 0.8
Commercial goods	400	429	+ 7.2
Small loan companies:			
Cash loans	546	628	+15.0
Instalment credit	36	44	+22.2
Department stores	358	385	+ 7.5
Furniture, appliance stores	191	189	- 1.0
Chartered banks:			
Personal loans:			
Fully secured	329	363	+10.3
Home improvement	65	71	+ 9.2
Other	1,022	1,187	+16.1

February 1963
6542-501

Prepared in the Industry and Merchandising Division

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

No.	Year and month	Sales finance companies (retail)		Small loan companies		Department stores (5)	Furniture, appliance stores
		Consumer goods (1)	Commercial goods (2)	Cash loans (3)	Installment credit (4)		
		millions of dollars					
1	End of: 1954	492	164	209	6	186	156
2	5	599	192	273	6	226	175
3	6	756	279	343	13	244	189
4	7	780	288	347	15	262	195
5	8	768	257	382	19	282	197
6	9	806	344	446	38	314	202
7	1960	828	393	504	45	368	195
8	1961 - Aug.	805	407	534	38	331	188
9	- Sept.	794	405	534	38	339	189
10	- Oct.	782	399	535	35	347	189
11	- Nov.	766	400	546	36	358	191
12	- Dec.	756	395	559	35	401	195
13	1962 - Jan.	741	391	561	35	387	190
14	- Feb.	732	387	563	35	370	185
15	- Mar.	732	386	572	35	359	181
16	- Apr.	745	393	580	36	366	181
17	- May	758	401	588	37	367	182
18	- June	767	415	596	39	364	183
19	- July	778	422	603	39	356	182
20	- Aug.	786	428	613	40	356	184
21	- Sept.	776	434	617	44	366	186
22	- Oct.	773	432	620	44	372	187
23	- Nov.	772	429	628	44	385	189

- (1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

Chartered banks personal loans			Sub- total (excl. col.2) (7)	Life insurance companies' policy loans	Quebec savings banks' loans	Other retail dealers (ex. dept., furniture and appliance stores)		Oil company credit cards (9)	Credit unions (10)	No.
Fully secured (6)	Home improve- ment	Other				Instal- ment (8)	Charge (8)			
millions of dollars										
253	-	351	1,653	240	7	72	318	-	151	1
339	24	441	2,083	250	8	81	340	20	174	2
313	38	435	2,331	270	11	85	354	26	226	3
257	48	420	2,324	295	13	100	343	32	258	4
287	58	553	2,546	305	12	96	362	35	320	5
282	60	719	2,867	323	13	101	376	40	397	6
286	56	857	3,139	344	14	97	378	43	433	7
312	63	995	3,266	355	18					8
319	64	993	3,270	357	17	95	370	53	..	9
330	65	1,008	3,291	358	17					10
329	65	1,022	3,313	358	21					11
336	66	1,030	3,378	358	17	102	390	47	525	12
332	66	1,040	3,352	359	18					13
345	66	1,042	3,338	360	19					14
352	65	1,067	3,363	361	21	92	367	43	..	15
375	66	1,103	3,452	362	21					16
373	67	1,167	3,539	363	20					17
380	69	1,216	3,614	364	20	93	380	48	..	18
383	68	1,224	3,633	364	19					19
374	69	1,223	3,645	366	21					20
366	71	1,201	3,627	368	22	93	374	57	..	21
361	70	1,199	3,626	369	22					22
363	71	1,187	3,639	370	23					23

(8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

(9) Amount owing to oil companies, excluding commercial accounts.

(10) Not available quarterly.

.. Figures not available.

r Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

TABLE 2. Sales Finance Companies - Retail Instalment Financing

(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Value of contracts financed during month								
1961 - Aug.	51.9	17.3	69.2	-11.4	11.9	20.8	32.7	- 3.0	101.9
- Sept.	38.1	15.0	53.1	-19.5	11.7	20.8	32.5	+ 7.6	85.6
- Oct.	43.5	17.0	60.5	- 7.4	10.7	16.9	27.6	- 4.8	88.1
- Nov.	43.9	15.7	59.6	-10.4	11.2	19.8	31.0	+14.8	90.6
- Dec.	36.0	15.1	51.1	-16.0	9.5	17.0	26.5	- 6.7	77.6
1962 - Jan.	38.8	13.6	52.4	+ 4.0	8.9	17.1	26.0	+12.6	78.4
- Feb.	41.5	12.7	54.2	+ 1.5	9.1	14.3	23.4	+15.8	77.6
- Mar.	55.0	12.6	67.6	+10.6	10.2	18.5	28.7	+11.2	96.3
- Apr.	64.5	14.5	79.0	+13.2	13.1	20.6	33.7	+22.5	112.7
- May	71.1	18.6	89.7	+ 9.1	14.0	24.0	38.0	+ 6.1	127.7
- June	65.7	17.0	82.7	+ 5.6	13.6	23.3	36.9	+12.2	119.6
- July	65.5	16.4	81.9	+ 3.1	12.9	21.7	34.6	+20.1	116.5
- Aug.	56.4	18.1	74.5	+ 7.7	13.2	20.6	33.8	+ 3.4	108.3
- Sept.	41.4	17.1	58.5	+10.2	13.4	21.5	34.9	+ 7.4	93.4
- Oct.	50.6	16.4	67.0	+10.7	11.6	19.7	31.3	+13.4	98.3
- Nov.	49.7	16.5	66.2	+11.1	11.8	16.0	27.8	-10.3	94.0
	Balances outstanding at month-end								
1961 - Aug.	612.9	192.3	805.2	- 6.0	145.2	261.7	406.9	+ 0.5	1,212.1
- Sept.	602.8	191.3	794.1	- 6.7	143.6	260.9	404.5	- 0.5	1,198.6
- Oct.	592.1	189.4	781.5	- 7.2	140.8	258.3	399.1	- 1.2	1,180.6
- Nov.	578.7	187.6	766.3	- 8.7	141.0	258.5	399.5	+ 1.1	1,165.8
- Dec.	568.6	187.2	755.8	- 8.8	138.0	257.1	395.1	+ 0.4	1,150.9
1962 - Jan.	556.9	183.7	740.6	- 8.4	136.0	255.1	391.1	+ 0.7	1,131.7
- Feb.	551.1	181.2	732.3	- 7.7	134.3	253.0	387.3	+ 1.1	1,119.6
- Mar.	554.2	177.8	732.0	- 6.7	133.2	253.0	386.2	+ 0.9	1,118.2
- Apr.	566.9	178.2	745.1	- 5.0	134.5	258.4	392.9	+ 1.8	1,138.0
- May	578.5	179.8	758.3	- 4.0	137.0	264.2	401.2	+ 0.6	1,159.5
- June	589.4	177.6	767.0	- 3.8	139.4	276.1	415.5	+ 2.7	1,182.5
- July	600.7	177.5	778.2	- 3.7	141.0	281.4	422.4	+ 4.0	1,200.6
- Aug.	606.3	179.4	785.7	- 2.4	144.2	284.2	428.4	+ 5.3	1,214.1
- Sept.	600.3	176.0	776.3	- 2.2	147.1	286.7	433.8	+ 7.2	1,210.1
- Oct.	598.2	174.7	772.9	- 1.1	146.5	285.3	431.8	+ 8.2	1,204.7
- Nov.	595.7	176.5	772.2	+ 0.8	146.7	282.2	428.9	+ 7.4	1,201.1

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Repayments during month								
1961 - Aug.	53.9	18.0	71.9	- 5.3	12.4	19.6	32.0	+ 6.3	103.9
- Sept.	48.2	16.0	64.2	- 9.6	13.3	21.6	34.9	+22.9	99.1
- Oct.	54.2	18.9	73.1	- 1.5	13.5	19.5	33.0	+ 3.8	106.1
- Nov.	57.3	17.5	74.8	+ 7.3	11.0	19.6	30.6	-14.5	105.4
- Dec.	46.1	15.5	61.6	-14.1	12.5	18.4	30.9	+ 2.7	92.5
1962 - Jan.	50.5	17.1	67.6	- 3.4	10.9	19.1	30.0	+ 6.0	97.6
- Feb.	47.3	15.2	62.5	- 9.3	10.8	16.4	27.2	+ 7.9	89.7
- Mar.	51.9	16.0	67.9	- 3.3	11.3	18.5	29.8	+13.3	97.7
- Apr.	51.8	14.1	65.9	- 5.0	11.8	15.2	27.0	+11.6	92.9
- May	59.5	17.0	76.5	- 0.9	11.5	18.2	29.7	+28.6	106.2
- June	54.8	19.2	74.0	+ 5.0	11.2	11.4	22.6	-16.6	96.6
- July	54.2	16.5	70.7	+ 2.6	11.3	16.4	27.7	+ 2.2	98.4
- Aug.	50.8	16.2	67.0	- 6.8	10.0	17.8	27.8	-13.1	94.8
- Sept.	47.4	20.5	67.9	+ 5.8	10.5	19.0	29.5	-15.5	97.4
- Oct.	52.7	17.7	70.4	- 3.7	12.2	21.1	33.3	+ 0.9	103.7
- Nov.	52.2	14.7	66.9	-10.6	11.6	19.1	30.7	+ 0.3	97.6

(1) Passenger car financing includes cars sold for commercial as well as personal use.

(2) Covers such lines as furniture, appliances, jewellery etc.

(3) Percentage change from same month previous year.

(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

Note: Repayments are estimated by adding balances outstanding at end of previous month to the paper purchased during the month and subtracting balances owing at end of current month.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

Province	Units			Amount of financing		
	November 1961 (2)	November 1962	Change prev. yr.	November 1961 (2)	November 1962	Change prev. yr.
	number		%	\$'000		%
New passenger cars						
Atlantic Provinces.	796	779	- 2.1	1,752	1,857	+ 6.0
Quebec	3,914	4,087	+ 4.4	9,439	10,472	+ 10.9
Ontario	4,560	4,954	+ 8.6	10,860	12,387	+ 14.1
Manitoba	318	379	+19.2	773	920	+ 19.0
Saskatchewan	367	518	+41.1	797	1,235	+ 55.0
Alberta	744	966	+29.8	1,735	2,384	+ 37.4
British Columbia(1)	617	716	+16.0	1,522	1,874	+ 23.1
Canada	11,316	12,399	+ 9.6	26,878	31,129	+ 15.8
New commercial vehicles						
Atlantic Provinces.	204	209	+ 2.5	635	691	+ 8.8
Quebec	697	679	- 2.6	3,353	2,875	- 14.3
Ontario	544	508	- 6.6	1,764	1,837	+ 4.1
Manitoba	54	73	+35.2	182	243	+ 33.5
Saskatchewan	83	107	+28.9	248	275	+ 10.9
Alberta	256	318	+24.2	918	1,059	+ 15.4
British Columbia(1)	130	208	+60.0	435	948	+117.9
Canada	1,968	2,102	+ 6.8	7,535	7,928	+ 5.2
Used passenger cars						
Atlantic Provinces.	1,338	1,412	+ 5.5	1,205	1,398	+ 16.0
Quebec	4,689	4,920	+ 4.9	4,743	5,219	+ 10.0
Ontario	5,920	5,637	- 4.8	6,146	6,452	+ 5.0
Manitoba	755	749	- 0.8	745	748	+ 0.4
Saskatchewan	916	1,023	+11.7	821	962	+ 17.2
Alberta	1,825	2,008	+10.0	1,865	2,119	+ 13.6
British Columbia(1)	1,406	1,497	+ 6.5	1,511	1,658	+ 9.7
Canada	16,849	17,246	+ 2.4	17,036	18,556	+ 8.9
Used commercial vehicles						
Atlantic Provinces.	277	280	+ 1.1	283	315	+ 11.3
Quebec	662	674	+ 1.8	1,118	1,275	+ 14.0
Ontario	574	519	- 9.6	857	752	- 12.3
Manitoba	110	110	(3)	175	140	- 20.0
Saskatchewan	175	179	+ 2.3	167	188	+ 12.6
Alberta	427	494	+15.7	597	761	+ 27.5
British Columbia(1)	308	295	- 4.2	479	490	+ 2.3
Canada	2,533	2,551	+ 0.7	3,676	3,921	+ 6.7

(1) Includes Yukon and Northwest Territories.

(2) Revised

(3) No change

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61-004

MONTHLY

DOMINION BUREAU OF STATISTICS

OTTAWA - CANADA

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CREDIT STATISTICS

December 1962

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balances Outstanding at Month-End		
	December 1961	December 1962	Change
			%
Sales finance companies:			
Consumer goods	756	771	+ 2.0
Commercial goods	395	425	+ 7.6
Small loan companies:			
Cash loans	559	644	+15.2
Instalment credit	35	45	+28.6
Department stores	401	427	+ 6.5
Furniture, appliance stores	195	194	- 0.5
Chartered banks:			
Personal loans:			
Fully secured	336	372	+10.7
Home improvement	66	70	+ 6.1
Other	1,030	1,243	+20.7

March 1963

6542-501

Prepared in the Industry and Merchandising Division

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

No.	Year and month	Sales finance companies (retail)		Small loan companies		Department stores (5)	Furniture, appliance stores
		Consumer goods (1)	Commercial goods (2)	Cash loans (3)	Installment credit (4)		
		millions of dollars					
1	End of: 1954	492	164	209	6	186	156
2	5	599	192	273	6	226	175
3	6	756	279	343	13	244	189
4	7	780	288	347	15	262	195
5	8	768	257	382	19	282	197
6	9	806	344	446	38	314	202
7	1960	828	393	504	45	368	195
8	1961 - Sept.	794	405	534	38	339	189
9	- Oct.	782	399	535	35	347	189
10	- Nov.	766	400	546	36	358	191
11	- Dec.	756	395	559	35	401	195
12	1962 - Jan.	741	391	561	35	387	190
13	- Feb.	732	387	563	35	370	185
14	- Mar.	732	386	572	35	359	181
15	- Apr.	745	393	580	36	366	181
16	- May	758	401	588	37	367	182
17	- June	767	415	596	39	364	183
18	- July	778	422	603	39	356	182
19	- Aug.	786	428	613	40	356	184
20	- Sept.	776	434	617	44	366	186
21	- Oct.	773	432	620	44	372	187
22	- Nov.	772	429	628	44	385	189
23	- Dec.	771	425	644	45	427	194

- (1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

Chartered banks personal loans			Sub- total (excl. col.2) (7)	Life insurance companies' policy loans	Quebec savings banks' loans	Other retail dealers (ex. dept., furniture and appliance stores)		Oil company credit cards (9)	Credit unions (10)	N
Fully secured (6)	Home improve- ment	Other				Instal- ment (8)	Charge (8)			
millions of dollars										
253	-	351	1,653	240	7	72	318	-	151	
339	24	441	2,083	250	8	81	340	20	174	
313	38	435	2,331	270	11	85	354	26	226	
257	48	420	2,324	295	13	100	343	32	258	
287	58	553	2,546	305	12	96	362	35	320	
282	60	719	2,867	323	13	101	376	40	397	
286	56	857	3,139	344	14	97	378	43	433	
319	64	993	3,270	357	17	95	370	53	..	
330	65	1,008	3,291	358	17					
329	65	1,022	3,313	358	21					1
336	66	1,030	3,378	358	17	102	390	47	525	1
332	66	1,040	3,352	359	18					1
345	66	1,042	3,338	360	19					1
352	65	1,067	3,363	361	21	92	367	43	..	1
375	66	1,103	3,452	362	21					1
373	67	1,167	3,539	363	20					1
380	69	1,216	3,614	364	20	93	380	48	..	1
383	68	1,224	3,633	364	19					1
374	69	1,223	3,645	366	21					1
366	71	1,201	3,627	368	22	93	374	57	..	2
360 ^r	70	1,196 ^r	3,622 ^r	369	22					2
361 ^r	71	1,181 ^r	3,631 ^r	370	23					2
372	70	1,243	3,766	371	27					2

(8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

(9) Amount owing to oil companies, excluding commercial accounts.

(10) Not available quarterly.

.. Figures not available.

r Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

TABLE 2. Sales Finance Companies - Retail Instalment Financing

(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Value of contracts financed during month								
1961 - Sept.	38.1	15.0	53.1	-19.5	11.7	20.8	32.5	+ 7.6	85.6
- Oct.	43.5	17.0	60.5	- 7.4	10.7	16.9	27.6	- 4.8	88.1
- Nov.	43.9	15.7	59.6	-10.4	11.2	19.8	31.0	+14.8	90.6
- Dec.	36.0	15.1	51.1	-16.0	9.5	17.0	26.5	- 6.7	77.6
1962 - Jan.	38.8	13.6	52.4	+ 4.0	8.9	17.1	26.0	+12.6	78.4
- Feb.	41.5	12.7	54.2	+ 1.5	9.1	14.3	23.4	+15.8	77.6
- Mar.	55.0	12.6	67.6	+10.6	10.2	18.5	28.7	+11.2	96.3
- Apr.	64.5	14.5	79.0	+13.2	13.1	20.6	33.7	+22.5	112.7
- May	71.1	18.6	89.7	+ 9.1	14.0	24.0	38.0	+ 6.1	127.7
- June	65.7	17.0	82.7	+ 5.6	13.6	23.3	36.9	+12.2	119.6
- July	65.5	16.4	81.9	+ 3.1	12.9	21.7	34.6	+20.1	116.5
- Aug.	56.4	18.1	74.5	+ 7.7	13.2	20.6	33.8	+ 3.4	108.3
- Sept.	41.4	17.1	58.5	+10.2	13.4	21.5	34.9	+ 7.4	93.4
- Oct.	50.6	16.4	67.0	+10.7	11.6	19.7	31.3	+13.4	98.3
- Nov.	49.7	16.5	66.2	+11.1	11.8	16.0	27.8	-10.3	94.0
- Dec.	44.6	17.6	62.2	+21.7	11.0	20.8	31.8	+20.0	94.0
	Balances outstanding at month-end								
1961 - Sept.	602.8	191.3	794.1	- 6.7	143.6	260.9	404.5	- 0.5	1,198.6
- Oct.	592.1	189.4	781.5	- 7.2	140.8	258.3	399.1	- 1.2	1,180.6
- Nov.	578.7	187.6	766.3	- 8.7	141.0	258.5	399.5	+ 1.1	1,165.8
- Dec.	568.6	187.2	755.8	- 8.8	138.0	257.1	395.1	+ 0.4	1,150.9
1962 - Jan.	556.9	183.7	740.6	- 8.4	136.0	255.1	391.1	+ 0.7	1,131.7
- Feb.	551.1	181.2	732.3	- 7.7	134.3	253.0	387.3	+ 1.1	1,119.6
- Mar.	554.2	177.8	732.0	- 6.7	133.2	253.0	386.2	+ 0.9	1,118.2
- Apr.	566.9	178.2	745.1	- 5.0	134.5	258.4	392.9	+ 1.8	1,138.0
- May	578.5	179.8	758.3	- 4.0	137.0	264.2	401.2	+ 0.6	1,159.5
- June	589.4	177.6	767.0	- 3.8	139.4	276.1	415.5	+ 2.7	1,182.5
- July	600.7	177.5	778.2	- 3.7	141.0	281.4	422.4	+ 4.0	1,200.6
- Aug.	606.3	179.4	785.7	- 2.4	144.2	284.2	428.4	+ 5.3	1,214.1
- Sept.	600.3	176.0	776.3	- 2.2	147.1	286.7	433.8	+ 7.2	1,210.1
- Oct.	598.2	174.7	772.9	- 1.1	146.5	285.3	431.8	+ 8.2	1,204.7
- Nov.	595.7	176.5	772.2	+ 0.8	146.7	282.2	428.9	+ 7.4	1,201.1
- Dec.	592.8	178.6	771.4	+ 2.1	146.2	278.7	424.9	+ 7.5	1,196.3

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

Year and month	Consumer goods				Commercial goods					
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail	
			Amount	Change (3)			Amount	Change (3)		
			%				%			
			Repayments during month							
1961 - Sept.	48.2	16.0	64.2	- 9.6	13.3	21.6	34.9	+22.9	99.1	
- Oct.	54.2	18.9	73.1	- 1.5	13.5	19.5	33.0	+ 3.8	106.1	
- Nov.	57.3	17.5	74.8	+ 7.3	11.0	19.6	30.6	-14.5	105.4	
- Dec.	46.1	15.5	61.6	-14.1	12.5	18.4	30.9	+ 2.7	92.5	
1962 - Jan.	50.5	17.1	67.6	- 3.4	10.9	19.1	30.0	+ 6.0	97.6	
- Feb.	47.3	15.2	62.5	- 9.3	10.8	16.4	27.2	+ 7.9	89.7	
- Mar.	51.9	16.0	67.9	- 3.3	11.3	18.5	29.8	+13.3	97.7	
- Apr.	51.8	14.1	65.9	- 5.0	11.8	15.2	27.0	+11.6	92.9	
- May	59.5	17.0	76.5	- 0.9	11.5	18.2	29.7	+28.6	106.2	
- June	54.8	19.2	74.0	+ 5.0	11.2	11.4	22.6	-16.6	96.6	
- July	54.2	16.5	70.7	+ 2.6	11.3	16.4	27.7	+ 2.2	98.4	
- Aug.	50.8	16.2	67.0	- 6.8	10.0	17.8	27.8	-13.1	94.8	
- Sept.	47.4	20.5	67.9	+ 5.8	10.5	19.0	29.5	-15.5	97.4	
- Oct.	52.7	17.7	70.4	- 3.7	12.2	21.1	33.3	+ 0.9	103.7	
- Nov.	52.2	14.7	66.9	-10.6	11.6	19.1	30.7	+ 0.3	97.6	
- Dec.	47.5	15.5	63.0	+ 2.3	11.5	24.3	35.8	+15.9	98.8	

(1) Passenger car financing includes cars sold for commercial as well as personal use.

(2) Covers such lines as furniture, appliances, jewellery etc.

(3) Percentage change from same month previous year.

(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

Note: Repayments are estimated by adding balances outstanding at end of previous month to the paper purchased during the month and subtracting balances owing at end of current month.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

Province	Units			Amount of financing		
	December 1961 (2)	December 1962	Change prev. yr.	December 1961 (2)	December 1962	Change prev. yr.
	number		%	\$'000		%
New passenger cars						
Atlantic Provinces.	663	601	- 9.4	1,509	1,461	- 3.2
Quebec	3,005	3,799	+26.4	7,400	9,879	+33.5
Ontario	3,641	4,428	+21.6	8,911	11,193	+25.6
Manitoba	235	317	+34.9	536	776	+44.8
Saskatchewan	314	446	+42.0	713	1,072	+50.4
Alberta	690	805	+16.7	1,687	1,967	+16.6
British Columbia(1)	573	747	+30.4	1,415	1,966	+38.9
Canada	9,121	11,143	+22.2	22,171	28,314	+27.7
New commercial vehicles						
Atlantic Provinces.	160	162	+ 1.2	491	522	+ 6.3
Quebec	508	580	+14.2	2,762	2,520	- 8.8
Ontario	412	545	+32.3	1,342	1,969	+46.7
Manitoba	36	65	+80.6	135	201	+48.9
Saskatchewan	66	87	+31.8	185	215	+16.2
Alberta	233	270	+15.9	775	911	+17.5
British Columbia(1)	129	197	+52.7	510	769	+50.8
Canada	1,544	1,906	+23.4	6,200	7,107	+14.6
Used passenger cars						
Atlantic Provinces.	1,057	1,158	+ 9.6	985	1,173	+19.1
Quebec	3,609	4,484	+24.2	3,703	4,927	+33.1
Ontario	4,698	4,679	- 0.4	5,094	5,434	+ 6.7
Manitoba	574	627	+ 9.2	613	656	+ 7.0
Saskatchewan	705	852	+20.9	643	794	+23.5
Alberta	1,412	1,592	+12.7	1,520	1,725	+13.5
British Columbia(1)	1,176	1,434	+21.9	1,295	1,549	+19.6
Canada	13,231	14,826	+12.1	13,853	16,258	+17.4
Used commercial vehicles						
Atlantic Provinces.	208	240	+15.4	237	329	+38.8
Quebec	580	600	+ 3.4	1,161	1,024	-11.8
Ontario	465	506	+ 8.8	707	1,152	+62.9
Manitoba	64	97	+51.6	114	181	+58.8
Saskatchewan	138	161	+16.7	171	205	+19.9
Alberta	357	362	+ 1.4	517	564	+ 9.1
British Columbia(1)	234	272	+16.2	430	402	- 6.5
Canada	2,046	2,238	+ 9.4	3,337	3,857	+15.6

(1) Includes Yukon and Northwest Territories.

(2) Revised.

TABLE 4. Sales Finance Companies

Date	Wholesale			Average repayment terms on retail paper purchased			
	Paper purchased	Estimated repay- ments	Balances out- standing (end of period)	Passenger cars and commercial vehicles		Other consumer goods	Other comm. & indus- trial goods
				New	Used		
Calendar Years	millions of dollars			months			
1956	1,213	..	182	..	..	..	..
1957	1,185	1,165	202	..	..	..	..
1958	1,105	1,116	191	24.1	17.0	20.1	25.1
1959	1,307	1,301	197	25.2	17.6	23.2	26.9
Quarterly							
1960 - III	196	304	160	26.8	17.6	24.5	28.3
IV	357	288	229	25.6	17.3	22.8	28.7
1961 - I	305	278	256	25.7	18.1	22.8	30.1
II	368	401	223	26.4	17.8	26.7	26.6
III	201	296	128	27.4	17.7	24.6	31.5
IV	408	352	184	26.6	17.9	23.4	30.8
1962 - I	387	341	230	26.6	19.0	23.9	33.3
II	485	479	236	27.8	19.0	25.2	31.3
III	231	327	140	28.7	19.0	26.0	30.9
IV	450	354	237	27.5	19.1	23.9	30.9

.. Figures not available.

CATALOGUE No.

61-004

MONTHLY

CANADA STATISTICS

(DOMINION) BUREAU OF (STATISTICS)

OTTAWA - CANADA

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CREDIT STATISTICS (Selected holders)

January 1963

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Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balances Outstanding at Month-End		
	January 1962	January 1963	Change
			%
Sales finance companies:			
Consumer goods	741	771	+ 4.0
Commercial goods	391	423	+ 8.2
Small loan companies:			
Cash loans	561	645	+15.0
Instalment credit	35	44	+25.7
Department stores	387	411	+ 6.2
Furniture, appliance stores	190	190	(1)
Chartered banks:			
Personal loans:			
Fully secured	332	356	+ 7.2
Home improvement	66	68	+ 3.0
Other	1,040	1,176	+13.1

March, 1963 (1) No change.

6542-501

Prepared in the Industry and Merchandising Division

ROGER DUHAMEL, F.R.S.C., Queen's Printer and Controller of Stationery, Ottawa, 1963

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

10.	Year and month	Sales finance companies (retail)		Small loan companies		Depart- ment stores (5)	Furniture, appliance stores
		Consumer goods (1)	Commer- cial goods (2)	Cash loans (3)	Instal- ment credit (4)		
		millions of dollars					
	End of:						
1	1954	492	164	209	6	186	156
2	5	599	192	273	6	226	175
3	6	756	279	343	13	244	189
4	7	780	288	347	15	262	195
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9	- Nov.	766	400	546	36	358	191
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1	- Nov.	772	429	628	44	385	189
2	- Dec.	771	425	644	45	427	194
3	1963 - Jan.	771	423	645	44	411	190

- 1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- 2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- 3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- 4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- 5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- 6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- 7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

Chartered banks personal loans			Sub- total (excl. col.2) (7)	Life insurance companies' policy loans	Quebec savings banks' loans	Other retail dealers (ex. dept., furniture and appliance stores)		Oil company credit cards (9)	Credit unions (10)	No.
Fully secured (6)	Home improve- ment	Other				Instal- ment (8)	Charge (8)			
millions of dollars										
253	-	351	1,653	240	7	72	318	-	151	1
339	24	441	2,083	250	8	81	340	20	174	2
313	38	435	2,331	270	11	85	354	26	226	3
257	48	420	2,324	295	13	100	343	32	258	4
287	58	553	2,546	305	12	96	362	35	320	5
282	60	719	2,867	323	13	101	376	40	397	6
286	56	857	3,139	344	14	97	378	43	433	7
330	65	1,008	3,291	358	17					8
329	65	1,022	3,313	358	21					9
336	66	1,030	3,378	358	17	102	390	47	525	10
332	66	1,040	3,352	359	18					11
345	66	1,042	3,338	360	19					12
352	65	1,067	3,363	361	21	92	367	43	..	13
375	66	1,103	3,452	362	21					14
373	67	1,167	3,539	363	20					15
380	69	1,216	3,614	364	20	93	380	48	..	16
383	68	1,224	3,633	364	19					17
374	69	1,223	3,645	366	21					18
366	71	1,201	3,627	368	22	93	374	57	..	19
360	70	1,196	3,622	369	22					20
361	71	1,181	3,631	370	23					21
372	70	1,243	3,766	371	27	102	402	49	..	22
356	68	1,176	3,661	372	24					23

(8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

(9) Amount owing to oil companies, excluding commercial accounts.

(10) Not available quarterly.

.. Figures not available.

r Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

TABLE 2. Sales Finance Companies - Retail Instalment Financing

(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Value of contracts financed during month								
1961 - Oct.	43.5	17.0	60.5	- 7.4	10.7	16.9	27.6	- 4.8	88.1
- Nov.	43.9	15.7	59.6	-10.4	11.2	19.8	31.0	+14.8	90.6
- Dec.	36.0	15.1	51.1	-16.0	9.5	17.0	26.5	- 6.7	77.6
1962 - Jan.	38.8	13.6	52.4	+ 4.0	8.9	17.1	26.0	+12.6	78.4
- Feb.	41.5	12.7	54.2	+ 1.5	9.1	14.3	23.4	+15.8	77.6
- Mar.	55.0	12.6	67.6	+10.6	10.2	18.5	28.7	+11.2	96.3
- Apr.	64.5	14.5	79.0	+13.2	13.1	20.6	33.7	+22.5	112.7
- May	71.1	18.6	89.7	+ 9.1	14.0	24.0	38.0	+ 6.1	127.7
- June	65.7	17.0	82.7	+ 5.6	13.6	23.3	36.9	+12.2	119.6
- July	65.5	16.4	81.9	+ 3.1	12.9	21.7	34.6	+20.1	116.5
- Aug.	56.4	18.1	74.5	+ 7.7	13.2	20.6	33.8	+ 3.4	108.3
- Sept.	41.4	17.1	58.5	+10.2	13.4	21.5	34.9	+ 7.4	93.4
- Oct.	50.6	16.4	67.0	+10.7	11.6	19.7	31.3	+13.4	98.3
- Nov.	49.7	16.5	66.2	+11.1	11.8	16.0	27.8	-10.3	94.0
- Dec.	44.6	17.6	62.2	+21.7	11.0	20.8	31.8	+20.0	94.0
1963 - Jan.	46.9	13.0	59.9	+14.3	10.5	16.1	26.6	+ 2.3	86.5
	Balances outstanding at month-end								
1961 - Oct.	592.1	189.4	781.5	- 7.2	140.8	258.3	399.1	- 1.2	1,180.6
- Nov.	578.7	187.6	766.3	- 8.7	141.0	258.5	399.5	+ 1.1	1,165.8
- Dec.	568.6	187.2	755.8	- 8.8	138.0	257.1	395.1	+ 0.4	1,150.9
1962 - Jan.	556.9	183.7	740.6	- 8.4	136.0	255.1	391.1	+ 0.7	1,131.7
- Feb.	551.1	181.2	732.3	- 7.7	134.3	253.0	387.3	+ 1.1	1,119.6
- Mar.	554.2	177.8	732.0	- 6.7	133.2	253.0	386.2	+ 0.9	1,118.2
- Apr.	566.9	178.2	745.1	- 5.0	134.5	258.4	392.9	+ 1.8	1,138.0
- May	578.5	179.8	758.3	- 4.0	137.0	264.2	401.2	+ 0.6	1,159.5
- June	589.4	177.6	767.0	- 3.8	139.4	276.1	415.5	+ 2.7	1,182.5
- July	600.7	177.5	778.2	- 3.7	141.0	281.4	422.4	+ 4.0	1,200.6
- Aug.	606.3	179.4	785.7	- 2.4	144.2	284.2	428.4	+ 5.3	1,214.1
- Sept.	600.3	176.0	776.3	- 2.2	147.1	286.7	433.8	+ 7.2	1,210.1
- Oct.	598.2	174.7	772.9	- 1.1	146.5	285.3	431.8	+ 8.2	1,204.7
- Nov.	595.7	176.5	772.2	+ 0.8	146.7	282.2	428.9	+ 7.4	1,201.1
- Dec.	592.8	178.6	771.4	+ 2.1	146.2	278.7	424.9	+ 7.5	1,196.3
1963 - Jan.	593.5	177.4	770.9	+ 4.1	146.1	276.6	422.7	+ 8.1	1,193.6

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

Year and month	Consumer goods				Commercial goods					
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail	
			Amount	Change (3)			Amount	Change (3)		
			%				%			
			Repayments during month							
1961 - Oct.	54.2	18.9	73.1	- 1.5	13.5	19.5	33.0	+ 3.8	106.1	
- Nov.	57.3	17.5	74.8	+ 7.3	11.0	19.6	30.6	-14.5	105.4	
- Dec.	46.1	15.5	61.6	-14.1	12.5	18.4	30.9	+ 2.7	92.5	
1962 - Jan.	50.5	17.1	67.6	- 3.4	10.9	19.1	30.0	+ 6.0	97.6	
- Feb.	47.3	15.2	62.5	- 9.3	10.8	16.4	27.2	+ 7.9	89.7	
- Mar.	51.9	16.0	67.9	- 3.3	11.3	18.5	29.8	+13.3	97.7	
- Apr.	51.8	14.1	65.9	- 5.0	11.8	15.2	27.0	+11.6	92.9	
- May	59.5	17.0	76.5	- 0.9	11.5	18.2	29.7	+28.6	106.2	
- June	51.2	19.2	74.0	+ 5.0	11.2	11.4	22.6	-16.6	96.6	
- July	54.2	16.5	70.7	+ 2.6	11.3	16.4	27.7	+ 2.2	98.4	
- Aug.	50.8	16.2	67.0	- 6.8	10.0	17.8	27.8	-13.1	94.8	
- Sept.	47.4	20.5	67.9	+ 5.8	10.5	19.0	29.5	-15.5	97.4	
- Oct.	52.7	17.7	70.4	- 3.7	12.2	21.1	33.3	+ 0.9	103.7	
- Nov.	52.2	14.7	66.9	-10.6	11.6	19.1	30.7	+ 0.3	97.6	
- Dec.	47.5	15.5	63.0	+ 2.3	11.5	24.3	35.8	+15.9	98.8	
1963 - Jan.	46.2	14.2	60.4	-10.7	10.6	18.2	28.8	- 4.0	89.2	

(1) Passenger car financing includes cars sold for commercial as well as personal use.

(2) Covers such lines as furniture, appliances, jewellery etc.

(3) Percentage change from same month previous year.

(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

Note: Repayments are estimated by adding balances outstanding at end of previous month to the paper purchased during the month and subtracting balances owing at end of current month.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

Province	Units			Amount of financing		
	January 1962	January 1963	Change prev. yr.	January 1962	January 1963	Change prev. yr.
	number		%	\$'000		%
New passenger cars						
Atlantic Provinces.	660	645	- 2.3	1,486	1,617	+ 8.8
Quebec	3,014	3,548	+17.7	7,463	9,299	+24.6
Ontario	3,644	4,265	+17.0	8,946	10,830	+21.1
Manitoba	280	312	+11.4	677	773	+14.2
Saskatchewan	296	360	+21.6	746	927	+24.3
Alberta	733	835	+13.9	1,815	2,232	+23.0
British Columbia(1)	586	837	+42.8	1,470	2,220	+51.0
Canada	9,213	10,802	+17.2	22,603	27,898	+23.4
New commercial vehicles						
Atlantic Provinces.	148	164	+10.8	489	561	+14.7
Quebec	492	576	+17.1	2,355	2,503	+ 6.3
Ontario	390	531	+36.2	1,390	2,041	+46.8
Manitoba	47	61	+29.8	165	238	+44.2
Saskatchewan	59	86	+45.8	182	319	+75.3
Alberta	220	267	+21.4	795	873	+ 9.8
British Columbia(1)	131	160	+22.1	441	587	+33.1
Canada	1,487	1,845	+24.1	5,817	7,122	+22.4
Used passenger cars						
Atlantic Provinces.	1,170	1,124	- 3.9	1,171	1,178	+ 0.6
Quebec	3,829	4,452	+16.3	4,095	5,377	+31.3
Ontario	5,166	5,642	+ 9.2	5,994	7,210	+20.3
Manitoba	584	605	+ 3.6	665	656	- 1.4
Saskatchewan	733	741	+ 1.1	684	737	+ 7.7
Alberta	1,756	1,510	-14.0	1,934	1,794	- 7.2
British Columbia(1)	1,429	1,662	+16.3	1,653	2,018	+22.1
Canada	14,667	15,736	+ 7.3	16,196	18,970	+17.1
Used commercial vehicles						
Atlantic Provinces.	219	221	+ 0.9	246	295	+19.9
Quebec	474	490	+ 5.1	753	826	+ 9.7
Ontario	443	493	+11.3	907	867	- 4.4
Manitoba	64	68	+ 6.2	99	107	+ 8.1
Saskatchewan	122	120	- 1.6	149	161	+ 8.1
Alberta	378	410	+ 8.5	534	667	+24.9
British Columbia(1)	269	291	+ 8.2	421	503	+19.5
Canada	1,969	2,101	+ 6.7	3,109	3,426	+10.2

1) Includes Yukon and Northwest Territories.

TABLE 4. Sales Finance Companies

Date	Wholesale			Average repayment terms on retail paper purchased			
	Paper Purchased	Estimated Repay- ments	Balances out- standing (end of period)	Passenger cars and commercial vehicles		Other consumer goods	Other comm. & indus- trial goods
				New	Used		
	millions of dollars			months			
Calendar Years							
1956	1,213	..	182	..	..	..	..
1957	1,185	1,165	202	..	..	..	..
1958	1,105	1,116	191	24.1	17.0	20.1	25.1
1959	1,307	1,301	197	25.2	17.6	23.2	26.9
Quarterly							
1960 - III	196	304	160	26.8	17.6	24.5	28.3
IV	357	288	229	25.6	17.3	22.8	28.7
1961 - I	305	278	256	25.7	18.1	22.8	30.1
II	368	401	223	26.4	17.8	26.7	26.6
III	201	296	128	27.4	17.7	24.6	31.5
IV	408	352	184	26.6	17.9	23.4	30.8
1962 - I	387	341	230	26.6	19.0	23.9	33.3
II	485	479	236	27.8	19.0	25.2	31.3
III	231	327	140	28.7	19.0	26.0	30.9
IV	450	354	237	27.5	19.1	23.9	30.9

.. Figures not available.

TABLE 5. Accounts Receivable - Retail Dealers
Percentage Change - December 31, 1962 over December 31, 1961

Trade	Instalment receivables	Charge account receivables	Total receivables
Total, all trades .....	..	..	+ 3.4
Department stores .....	..	..	+ 6.5
Motor vehicle dealers	+ 2.3	+4.6	+ 4.2
Men's clothing stores	+23.1	+4.5	+13.7
Family clothing stores	+ 4.4	(1)	+ 2.4
Women's clothing stores	+ 9.1	+5.1	+ 6.0
Hardware stores	+ 8.9	+3.7	+ 5.1
Furniture, appliance and radio stores ..	- 0.8	+2.6	- 0.4
Jewellery stores	- 3.3	+6.3	(1)
Grocery and combination (independent) stores .....	..	..	- 3.3
General stores .....	..	..	+ 4.8
Fuel dealers	+10.7	+7.9	+ 8.0
Garages and filling stations .....	..	..	+ 6.1

.. Figures not available.

(1) No change

TABLE 6. Accounts Receivable - by Kind of Business
(dollar estimates in millions)

Date	Instalment	Charge	Total	Instalment	Charge	Total
			Total, all trades	Motor vehicle dealers		
1960 - Sept. 30....	..	..	948.4	17.2	81.6	98.8
Dec. 31 ....	..	..	1,037.6	15.7	77.8	93.5
1961 - March 31 ....	..	..	960.8	16.8	78.1	94.9
June 30 ....	..	..	930.3	18.3	86.0	104.3
Sept. 30 ...	..	..	993.5	17.7	83.7	101.4
Dec. 31 ....	..	..	1,088.2	17.3	82.5	99.8
1962 - March 31 ...	..	..	998.6	16.8	86.1	102.9
June 30 ....	..	..	1,019.9	18.5	91.4	109.9
Sept. 30 ...	..	..	1,018.9	17.5	85.9	103.4
Dec. 31 ....	..	..	1,125.1	17.7	86.3	104.0
			Men's clothing stores	Family clothing stores		
1960 - Sept. 30 ...	4.9	9.1	14.0	10.7	9.3	20.0
Dec. 31	6.0	11.4	17.4	12.7	10.8	23.5
1961 - March 31 ...	5.4	9.9	15.3	11.3	9.0	20.3
June 30	5.4	9.9	15.3	11.2	9.4	20.6
Sept. 30 ...	5.2	9.3	14.5	11.0	9.3	20.3
Dec. 31	6.5	11.8	18.3	13.6	11.1	24.7
1962 - March 31 ...	5.9	10.2	16.1	11.8	9.0	20.8
June 30	6.2	10.6	16.8	12.2	9.3	21.5
Sept. 30 ...	6.2	10.1	16.3	11.8	9.3	21.1
Dec. 31	8.0	12.8	20.8	14.2	11.1	25.3
			Women's clothing stores	Hardware stores		
1960 - Sept. 30 ...	2.7	10.7	13.4	9.6	27.2	36.8
Dec. 31	3.3	11.5	14.8	9.9	27.1	37.0
1961 - March 31 ...	2.7	10.1	12.8	9.4	23.5	32.9
June 30	2.7	9.8	12.5	9.5	27.3	36.8
Sept. 30 ...	2.7	10.6	13.3	9.7	28.2	37.9
Dec. 31	3.3	11.8	15.1	10.1	27.0	37.1
1962 - March 31 ...	2.8	10.4	13.2	9.7	24.0	33.7
June 30	2.9	10.2	13.1	10.0	27.6	37.6
Sept. 30 ...	2.9	10.6	13.5	10.8	27.6	38.4
Dec. 31	3.6	12.4	16.0	11.0	28.0	39.0
			Furniture, appliance and radio stores	Jewellery stores		
1960 - Sept. 30 ...	167.3	23.8	191.1	12.5	4.9	17.4
Dec. 31	169.6	25.1	194.7	16.1	7.6	23.7
1961 - March 31 ...	159.4	22.1	181.5	13.2	5.1	18.3
June 30	159.4	22.7	182.1	12.4	5.4	17.8
Sept. 30 ...	163.9	25.1	189.0	12.0	5.1	17.1
Dec. 31	168.4	26.5	194.9	15.2	7.9	23.1
1962 - March 31 ...	157.6	23.2	180.8	12.5	5.1	17.6
June 30	158.4	24.5	182.9	11.7	5.4	17.1
Sept. 30 ...	160.0	25.5	185.5	11.3	5.3	16.6
Dec. 31	167.0	27.2	194.2	14.7	8.4	23.1

Figures not available.

TABLE 6. Accounts Receivable - by Kind of Business - Concluded
(dollar estimates in millions)

Date	Instalment	Charge	Total	Instalment	Charge	Total
	Fuel dealers			Department stores		
1960 - Sept. 30	2.0	30.4	32.4	..	..	304.6
Dec. 31	2.5	49.4	51.9	..	..	367.7
1961 - March 31	2.7	53.3	56.0	..	..	332.2
June 30	2.3	37.1	39.4	..	..	336.1
Sept. 30	2.5	32.9	35.4	..	..	339.4
Dec. 31	2.8	49.4	52.2	..	..	400.7
1962 - March 31	2.8	57.9	60.7	..	..	358.8
June 30	2.6	39.6	42.2	..	..	364.5
Sept. 30	2.8	35.7	38.5	..	..	365.8
Dec. 31	3.1	53.3	56.4	..	..	426.9
	Grocery and combination stores (independent)			General stores		
1960 - Sept. 30 ....	..	..	35.4	..	..	33.7
Dec. 31 .....	..	..	37.6	..	..	31.8
1961 - March 31 ....	..	..	35.0	..	..	29.1
June 30 .....	..	..	35.8	..	..	32.7
Sept. 30 .....	..	..	34.9	..	..	33.6
Dec. 31 .....	..	..	36.7	..	..	33.3
1962 - March 31 ....	..	..	33.7	..	..	31.0
June 30 .....	..	..	34.3	..	..	34.3
Sept. 30 ....	..	..	33.1	..	..	34.9
Dec. 31 .....	..	..	35.5	..	..	34.9
	Garages and filling stations			All other trades		
1960 - Sept. 30 ....	..	..	29.3	31.1	90.4	121.5
Dec. 31 .....	..	..	28.0	30.7	85.3	116.0
1961 - March 31 ....	..	..	27.0	30.2	75.3	105.5
June 30 .....	..	..	30.6	30.3	86.0	116.3
Sept. 30 ....	..	..	29.8	33.5	93.4	126.9
Dec. 31 .....	..	..	27.7	32.2	92.4	124.6
1962 - March 31 ....	..	..	26.7	28.6	74.0	102.6
June 30	30.3	28.6	86.8	115.4
Sept. 30	31.5	30.1	90.2	120.3
Dec. 31	29.4	29.5	90.1	119.6

.. Figures not available.

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DOMINION BUREAU OF STATISTICS

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CREDIT STATISTICS

(Selected holders)

February 1963

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balances Outstanding at Month-End		
	February 1962	February 1963	Change
			%
Sales finance companies:			
Consumer goods	732	766	+ 4.6
Commercial goods	387	423	+ 9.3
Small loan companies:			
Cash loans	563	650	+15.5
Instalment credit	35	44	+25.7
Department stores	370	394	+ 6.5
Furniture, appliance stores	185	186	+ 0.5
Chartered banks:			
Personal loans:			
Fully secured	345	348	+ 0.9
Home improvement	66	68	+ 3.0
Other	1,042	1,177	+13.0

April, 1963

6542-501

Prepared in the Industry and Merchandising Division

ROGER DUHAMEL, F.R.S.C., Queen's Printer and Controller of Stationery, Ottawa, 1963

MAY 21 1963

UNIVERSITY OF TORONTO

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

No.	Year and month	Sales finance companies (retail)		Small loan companies		Department stores (5)	Furniture, appliance stores
		Consumer goods (1)	Commercial goods (2)	Cash loans (3)	Instalment credit (4)		
		millions of dollars					
1	End of: 1954	492	164	209	6	186	156
2	5	529	192	273	6	226	175
3	6	756	279	343	13	244	189
4	7	780	288	347	15	262	195
5	8	768	257	382	19	282	197
6	9	806	344	446	38	314	202
7	1960	828	393	504	45	368	195
8	1961 - Nov.	766	400	546	36	358	191
9	- Dec.	756	395	559	35	401	195
10	1962 - Jan.	741	391	561	35	387	190
11	- Feb.	732	387	563	35	370	185
12	- Mar.	732	386	572	35	359	181
13	- Apr.	745	393	580	36	366	181
14	- May	758	401	588	37	367	182
15	- June	767	415	596	39	364	183
16	- July	778	422	603	39	356	182
17	- Aug.	786	428	613	40	356	184
18	- Sept.	776	434	617	44	366	186
19	- Oct.	773	432	620	44	372	187
20	- Nov.	772	429	628	44	385	189
21	- Dec.	771	425	644	45	427	194
22	1963 - Jan.	771	423	645	44	411	190
23	- Feb.	766	423	650	44	394	186

- (1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

Chartered banks personal loans			Sub- total (excl. col.2) (7)	Life insurance companies' policy loans	Quebec savings banks' loans	Other retail dealers (ex. dept., furniture and appliance stores)		Oil company credit cards (9)	Credit unions (10)	No.
Fully secured (6)	Home improve- ment	Other				Instal- ment (8)	Charge (8)			
millions of dollars										
253	-	351	1,653	240	7	72	318	-	151	1
339	24	441	2,083	250	8	81	340	20	174	2
313	38	435	2,331	270	11	85	354	26	226	3
257	48	420	2,324	295	13	100	343	32	258	4
287	58	553	2,546	305	12	96	362	35	320	5
282	60	719	2,867	323	13	101	376	40	397	6
286	56	857	3,139	344	14	97	378	43	433	7
329	65	1,022	3,313	358	21					8
336	66	1,030	3,378	358	17	102	390	47	525	9
332	66	1,040	3,352	359	18					10
345	66	1,042	3,338	360	19					11
352	65	1,067	3,363	361	21	92	367	43	..	12
375	66	1,103	3,452	362	21					13
373	67	1,167	3,539	363	20					14
380	69	1,216	3,614	364	20	93	380	48	..	15
383	68	1,224	3,633	364	19					16
374	69	1,223	3,645	366	21					17
366	71	1,201	3,627	368	22	93	374	57	..	18
360	70	1,196	3,622	369	22					19
361	71	1,181	3,631	370	23					20
372	70	1,243	3,766	371	27	102	402	49	..	21
356	68	1,176	3,661	372	24					22
348	68	1,177	3,633	373	28					23

(8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

(9) Amount owing to oil companies, excluding commercial accounts.

(10) Not available quarterly.

.. Figures not available.

r Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

TABLE 2. Sales Finance Companies - Retail Instalment Financing
(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Value of contracts financed during month								
1961 - Nov.	43.9	15.7	59.6	-10.4	11.2	19.8	31.0	+14.8	90.6
- Dec.	36.0	15.1	51.1	-16.0	9.5	17.0	26.5	- 6.7	77.6
1962 - Jan.	38.8	13.6	52.4	+ 4.0	8.9	17.1	26.0	+12.6	78.4
- Feb.	41.5	12.7	54.2	+ 1.5	9.1	14.3	23.4	+15.8	77.6
- Mar.	55.0	12.6	67.6	+10.6	10.2	18.5	28.7	+11.2	96.3
- Apr.	64.5	14.5	79.0	+13.2	13.1	20.6	33.7	+22.5	112.7
- May	71.1	18.6	89.7	+ 9.1	14.0	24.0	38.0	+ 6.1	127.7
- June	65.7	17.0	82.7	+ 5.6	13.6	23.3	36.9	+12.2	119.6
- July	65.5	16.4	81.9	+ 3.1	12.9	21.7	34.6	+20.1	116.5
- Aug.	56.4	18.1	74.5	+ 7.7	13.2	20.6	33.8	+ 3.4	108.3
- Sept.	41.4	17.1	58.5	+10.2	13.4	21.5	34.9	+ 7.4	93.4
- Oct.	50.6	16.4	67.0	+10.7	11.6	19.7	31.3	+13.4	98.3
- Nov.	49.7	16.5	66.2	+11.1	11.8	16.0	27.8	-10.3	94.0
- Dec.	44.6	17.6	62.2	+21.7	11.0	20.8	31.8	+20.0	94.0
1963 - Jan.	46.9	13.0	59.9	+14.3	10.5	16.1	26.6	+ 2.3	86.5
- Feb.	46.2	11.1	57.3	+ 5.7	10.3	15.9	26.2	+12.0	83.5
	Balances outstanding at month-end								
1961 - Nov.	578.7	187.6	766.3	- 8.7	141.0	258.5	399.5	+ 1.1	1,165.8
- Dec.	568.6	187.2	755.8	- 8.8	138.0	257.1	395.1	+ 0.4	1,150.9
1962 - Jan.	556.9	183.7	740.6	- 8.4	136.0	255.1	391.1	+ 0.7	1,131.7
- Feb.	551.1	181.2	732.3	- 7.7	134.3	253.0	387.3	+ 1.1	1,119.6
- Mar.	554.2	177.8	732.0	- 6.7	133.2	253.0	386.2	+ 0.9	1,118.2
- Apr.	566.9	178.2	745.1	- 5.0	134.5	258.4	392.9	+ 1.8	1,138.0
- May	578.5	179.8	758.3	- 4.0	137.0	264.2	401.2	+ 0.6	1,159.5
- June	589.4	177.6	767.0	- 3.8	139.4	276.1	415.5	+ 2.7	1,182.5
- July	600.7	177.5	778.2	- 3.7	141.0	281.4	422.4	+ 4.0	1,200.6
- Aug.	606.3	179.4	785.7	- 2.4	144.2	284.2	428.4	+ 5.3	1,214.1
- Sept.	600.3	176.0	776.3	- 2.2	147.1	286.7	433.8	+ 7.2	1,210.1
- Oct.	598.2	174.7	772.9	- 1.1	146.5	285.3	431.8	+ 8.2	1,204.7
- Nov.	595.7	176.5	772.2	+ 0.8	146.7	282.2	428.9	+ 7.4	1,201.1
- Dec.	592.8	178.6	771.4	+ 2.1	146.2	278.7	424.9	+ 7.5	1,196.3
1963 - Jan.	593.5	177.4	770.9	+ 4.1	146.1	276.6	422.7	+ 8.1	1,193.6
- Feb.	592.4	173.7	766.1	+ 4.6	146.0	276.9	422.9	+ 9.2	1,189.0

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Repayments during month								
1961 - Nov.	57.3	17.5	74.8	+ 7.3	11.0	19.6	30.6	-14.5	105.4
- Dec.	46.1	15.5	61.6	-14.1	12.5	18.4	30.9	+ 2.7	92.5
1962 - Jan.	50.5	17.1	67.6	- 3.4	10.9	19.1	30.0	+ 6.0	97.6
- Feb.	47.3	15.2	62.5	- 9.3	10.8	16.4	27.2	+ 7.9	89.7
- Mar.	51.9	16.0	67.9	- 3.3	11.3	18.5	29.8	+13.3	97.7
- Apr.	51.8	14.1	65.9	- 5.0	11.8	15.2	27.0	+11.6	92.9
- May	59.5	17.0	76.5	- 0.9	11.5	18.2	29.7	+28.6	106.2
- June	54.8	19.2	74.0	+ 5.0	11.2	11.4	22.6	-16.6	96.6
- July	54.2	16.5	70.7	+ 2.6	11.3	16.4	27.7	+ 2.2	98.4
- Aug.	50.8	16.2	67.0	- 6.8	10.0	17.8	27.8	-13.1	94.8
- Sept.	47.4	20.5	67.9	+ 5.8	10.5	19.0	29.5	-15.5	97.4
- Oct.	52.7	17.7	70.4	- 3.7	12.2	21.1	33.3	+ 0.9	103.7
- Nov.	52.2	14.7	66.9	-10.6	11.6	19.1	30.7	+ 0.3	97.6
- Dec.	47.5	15.5	63.0	+ 2.3	11.5	24.3	35.8	+15.9	98.8
1963 - Jan.	46.2	14.2	60.4	-10.7	10.6	18.2	28.8	- 4.0	89.2
- Feb.	47.3	14.8	62.1	- 0.6	10.4	15.6	26.0	- 4.4	88.1

(1) Passenger car financing includes cars sold for commercial as well as personal use.

(2) Covers such lines as furniture, appliances, jewellery etc.

(3) Percentage change from same month previous year.

(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

Note: Repayments are estimated by adding balances outstanding at end of previous month to the paper purchased during the month and subtracting balances owing at end of current month.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

Province	Units			Amount of financing		
	February 1962	February 1963	Change prev. yr.	February 1962	February 1963	Change prev. yr.
	number		%	\$'000		%
New passenger cars						
Atlantic Provinces.	611	585	- 4.3	1,421	1,452	+ 2.2
Quebec	3,382	3,249	- 3.9	8,208	8,532	+ 3.9
Ontario	3,816	4,296	+12.6	9,408	11,006	+17.0
Manitoba	275	437	+58.9	681	991	+45.5
Saskatchewan	244	320	+31.1	553	788	+42.5
Alberta	801	860	+ 7.4	1,991	2,281	+14.6
British Columbia(1)	611	824	+34.9	1,521	2,267	+49.0
Canada	9,740	10,571	+ 8.5	23,783	27,317	+14.9
New commercial vehicles						
Atlantic Provinces.	149	151	+ 1.3	662	655	- 1.1
Quebec	563	529	- 6.0	2,289	2,092	- 8.6
Ontario	424	509	+20.0	1,551	1,732	+11.7
Manitoba	38	49	+28.9	162	143	-11.7
Saskatchewan	62	58	- 6.5	170	197	+15.9
Alberta	199	313	+57.3	633	1,189	+87.8
British Columbia(1)	140	170	+21.4	491	712	+45.0
Canada	1,575	1,779	+13.0	5,958	6,720	+12.8
Used passenger cars						
Atlantic Provinces.	1,117	1,033	- 7.5	1,107	1,092	- 1.4
Quebec	4,605	4,467	- 3.0	4,949	5,245	+ 6.0
Ontario	5,452	5,398	- 1.0	6,285	6,723	+ 7.0
Manitoba	682	999	+46.5	780	1,049	+34.5
Saskatchewan	713	757	+ 6.2	680	718	+ 5.6
Alberta	1,851	1,702	- 8.0	2,029	1,999	- 1.5
British Columbia(1)	1,656	1,682	+ 1.6	1,899	2,028	+ 6.8
Canada	16,076	16,038	- 0.2	17,729	18,854	+ 6.3
Used commercial vehicles						
Atlantic Provinces.	205	187	- 8.8	259	282	+ 8.9
Quebec	484	480	- 0.8	821	839	+ 2.2
Ontario	459	491	+ 7.0	820	922	+24.4
Manitoba	94	73	-22.3	110	108	- 1.8
Saskatchewan	115	139	+20.9	107	165	+54.2
Alberta	384	420	+ 9.4	573	820	+43.1
British Columbia(1)	314	328	+ 4.5	500	459	- 8.2
Canada	2,055	2,118	+ 3.1	3,190	3,595	+12.7

1) Includes Yukon and Northwest Territories.

CATALOGUE No.

61-004

MONTHLY

(DOMINION) BUREAU OF STATISTICS

Published by Authority of the Minister of Trade and Commerce

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CREDIT STATISTICS

(Selected holders)

March 1963

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balances Outstanding at Month-End		
	March 1962	March 1963	Change
			%
Sales finance companies:			
Consumer goods	732	771	+ 5.3
Commercial goods	386	423	+ 9.6
Small loan companies:			
Cash loans	572	658	+15.0
Instalment credit	35	44	+25.7
Department stores	359	383	+ 6.7
Furniture, appliance stores	181	183	+ 1.1
Chartered banks:			
Personal loans:			
Fully secured	352	352	(1)
Home improvement	65	67	+ 3.1
Other	1,067	1,206	+13.0

May, 1963

(1) No Change.

6542-501

Prepared in the Industry and Merchandising Division

ROGER DUHAMEL, F.R.S.C., Queen's Printer and Controller of Stationery, Ottawa, 1963

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

No.	Year and month	Sales finance companies (retail)		Small loan companies		Department stores (5)	Furniture, appliance stores
		Consumer goods (1)	Commercial goods (2)	Cash loans (3)	Installment credit (4)		
		millions of dollars					
	End of:						
1	1954	492	164	209	6	186	156
2	5	599	192	273	6	226	175
3	6	756	279	343	13	244	189
4	7	780	288	347	15	262	195
5	8	768	257	382	19	282	197
6	9	806	344	446	38	314	202
7	1960	828	393	504	45	368	195
8	1961 - Dec.	756	395	559	35	401	195
9	1962 - Jan.	741	391	561	35	387	190
10	- Feb.	732	387	563	35	370	185
11	- Mar.	732	386	572	35	359	181
12	- Apr.	745	393	580	36	366	181
13	- May	758	401	588	37	367	182
14	- June	767	415	596	39	364	183
15	- July	778	422	603	39	356	182
16	- Aug.	786	428	613	40	356	184
17	- Sept.	776	434	617	44	366	186
18	- Oct.	773	432	620	44	372	187
19	- Nov.	772	429	628	44	385	189
20	- Dec.	771	425	644	45	427	194
21	1963 - Jan.	771	423	645	44	411	190
22	- Feb.	766	423	650	44	394	186
23	- Mar.	771	423	658	44	383	183

- (1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

Chartered banks personal loans			Sub- total (excl. col. 2) (7)	Life insurance companies' policy loans	Quebec savings banks' loans	Other retail dealers (ex. dept., furniture and appliance stores)		Oil company credit cards (9)	Credit unions (10)	No.
Fully secured (6)	Home improve- ment	Other				Instal- ment (8)	Charge (8)			
millions of dollars										
253	-	351	1,653	240	7	72	318	-	151	1
339	24	441	2,083	250	8	81	340	20	174	2
313	38	435	2,331	270	11	85	354	26	226	3
257	48	420	2,324	295	13	100	343	32	258	4
287	58	553	2,546	305	12	96	362	35	320	5
282	60	719	2,867	323	13	101	376	40	397	6
286	56	857	3,139	344	14	97	378	43	433	7
336	66	1,030	3,378	358	17	102	390	47	525	8
332	66	1,040	3,352	359	18					9
345	66	1,042	3,338	360	19					10
352	65	1,067	3,363	361	21	92	367	43	..	11
375	66	1,103	3,452	362	21					12
373	67	1,167	3,539	363	20					13
380	69	1,216	3,614	364	20	93	380	48	..	14
383	68	1,224	3,633	364	19					15
374	69	1,223	3,645	366	21					16
366	71	1,201	3,627	368	22	93	374	57	..	17
360	70	1,196	3,622	369	22					18
361	71	1,181	3,631	370	23					19
372	70	1,243	3,766	371	27	102	402	49	..	20
357	68	1,181	3,667	372	24					21
352	68	1,187	3,647	373	28					22
352	67	1,206	3,664	374	30			45		23

(8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

(9) Amount owing to oil companies, excluding commercial accounts.

(10) Not available quarterly.

.. Figures not available.

r Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

TABLE 2. Sales Finance Companies - Retail Instalment Financing

(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Value of contracts financed during month								
1961 - Dec.	36.0	15.1	51.1	-16.0	9.5	17.0	26.5	- 6.7	77.6
1962 - Jan.	38.8	13.6	52.4	+ 4.0	8.9	17.1	26.0	+12.6	78.4
- Feb.	41.5	12.7	54.2	+ 1.5	9.1	14.3	23.4	+15.8	77.6
- Mar.	55.0	12.6	67.6	+10.6	10.2	18.5	28.7	+11.2	96.3
- Apr.	64.5	14.5	79.0	+13.2	13.1	20.6	33.7	+22.5	112.7
- May	71.1	18.6	89.7	+ 9.1	14.0	24.0	38.0	+ 6.1	127.7
- June	65.7	17.0	82.7	+ 5.6	13.6	23.3	36.9	+12.2	119.6
- July	65.5	16.4	81.9	+ 3.1	12.9	21.7	34.6	+20.1	116.5
- Aug.	56.4	18.1	74.5	+ 7.7	13.2	20.6	33.8	+ 3.4	108.3
- Sept.	41.4	17.1	58.5	+10.2	13.4	21.5	34.9	+ 7.4	93.4
- Oct.	50.6	16.4	67.0	+10.7	11.6	19.7	31.3	+13.4	98.3
- Nov.	49.7	16.5	66.2	+11.1	11.8	16.0	27.8	-10.3	94.0
- Dec.	44.6	17.6	62.2	+21.7	11.0	20.8	31.8	+20.0	94.0
1963 - Jan.	46.9	13.0	59.9	+14.3	10.5	16.1	26.6	+ 2.3	86.5
- Feb.	46.2	11.1	57.3	+ 5.7	10.3	15.9	26.2	+12.0	83.5
- Mar.	58.0	11.6	69.6	+ 3.0	11.4	18.1	29.5	+ 2.8	99.1
	Balances outstanding at month-end								
1961 - Dec.	563.6	187.2	755.8	- 8.8	138.0	257.1	395.1	+ 0.4	1,150.9
1962 - Jan.	556.9	183.7	740.6	- 8.4	136.0	255.1	391.1	+ 0.7	1,131.7
- Feb.	551.1	181.2	732.3	- 7.7	134.3	253.0	387.3	+ 1.1	1,119.6
- Mar.	554.2	177.8	732.0	- 6.7	133.2	253.0	386.2	+ 0.9	1,118.2
- Apr.	566.9	178.2	745.1	- 5.0	134.5	258.4	392.9	+ 1.8	1,138.0
- May	578.5	179.8	758.3	- 4.0	137.0	264.2	401.2	+ 0.6	1,159.5
- June	589.4	177.6	767.0	- 3.8	139.4	276.1	415.5	+ 2.7	1,182.5
- July	600.7	177.5	778.2	- 3.7	141.0	281.4	422.4	+ 4.0	1,200.6
- Aug.	606.3	179.4	785.7	- 2.4	144.2	284.2	428.4	+ 5.3	1,214.1
- Sept.	600.3	176.0	776.3	- 2.2	147.1	286.7	433.8	+ 7.2	1,210.1
- Oct.	598.2	174.7	772.9	- 1.1	146.5	285.3	431.8	+ 8.2	1,204.7
- Nov.	595.7	176.5	772.2	+ 0.8	146.7	282.2	428.9	+ 7.4	1,201.1
- Dec.	592.8	178.6	771.4	+ 2.1	146.2	278.7	424.9	+ 7.5	1,196.3
1963 - Jan.	593.5	177.4	770.9	+ 4.1	146.1	276.6	422.7	+ 8.1	1,193.6
- Feb.	592.4	173.7	766.1	+ 4.6	146.0	276.9	422.9	+ 9.2	1,189.0
- Mar.	600.0	170.6	770.6	+ 5.3	146.4	277.1	423.5	+ 9.7	1,194.1

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Repayments during month								
1961 - Dec.	46.1	15.5	61.6	-14.1	12.5	18.4	30.9	+ 2.7	92.5
1962 - Jan.	50.5	17.1	67.6	- 3.4	10.9	19.1	30.0	+ 6.0	97.6
- Feb.	47.3	15.2	62.5	- 9.3	10.8	16.4	27.2	+ 7.9	89.7
- Mar.	51.9	16.0	67.9	- 3.3	11.3	18.5	29.8	+13.3	97.7
- Apr.	51.8	14.1	65.9	- 5.0	11.8	15.2	27.0	+11.6	92.9
- May	59.5	17.0	76.5	- 0.9	11.5	18.2	29.7	+28.6	106.2
- June	54.8	19.2	74.0	+ 5.0	11.2	11.4	22.6	-16.6	96.6
- July	54.2	16.5	70.7	+ 2.6	11.3	16.4	27.7	+ 2.2	98.4
- Aug.	50.8	16.2	67.0	- 6.8	10.0	17.8	27.8	-13.1	94.8
- Sept.	47.4	20.5	67.9	+ 5.8	10.5	19.0	29.5	-15.5	97.4
- Oct.	52.7	17.7	70.4	- 3.7	12.2	21.1	33.3	+ 0.9	103.7
- Nov.	52.2	14.7	66.9	-10.6	11.6	19.1	30.7	+ 0.3	97.6
- Dec.	47.5	15.5	63.0	+ 2.3	11.5	24.3	35.8	+15.9	98.8
1963 - Jan.	46.2	14.2	60.4	-10.7	10.6	18.2	28.8	- 4.0	89.2
- Feb.	47.3	14.8	62.1	- 0.6	10.4	15.6	26.0	- 4.4	88.1
- Mar.	50.4	14.7	65.1	- 4.1	11.0	17.9	28.9	- 3.0	94.0

- (1) Passenger car financing includes cars sold for commercial as well as personal use.
 (2) Covers such lines as furniture, appliances, jewellery etc.
 (3) Percentage change from same month previous year.
 (4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

Note: Repayments are estimated by adding balances outstanding at end of previous month to the paper purchased during the month and subtracting balances owing at end of current month.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

Province	Units			Amount of financing		
	March 1962	March 1963	Change prev. yr.	March 1962	March 1963	Change prev. yr.
	number		%	\$'000		%
New passenger cars						
Atlantic Provinces.	821	777	- 5.4	1,864	1,981	+ 6.3
Quebec	4,517	4,196	- 7.1	10,987	11,113	+ 1.1
Ontario	5,207	5,077	- 2.5	12,642	13,217	+ 4.5
Manitoba	358	422	+17.9	872	1,094	+ 25.5
Saskatchewan	308	406	+31.8	703	1,006	+ 43.1
Alberta	1,051	1,024	- 2.6	2,694	2,737	+ 1.6
British Columbia(1)	744	1,004	+34.9	1,884	2,849	+ 51.2
Canada	13,006	12,906	- 0.8	31,646	33,997	+ 7.4
New commercial vehicles						
Atlantic Provinces.	163	185	+13.5	513	576	+ 12.3
Quebec	592	572	- 3.4	2,349	2,266	- 3.5
Ontario	567	630	+11.1	1,956	2,356	+ 20.4
Manitoba	50	68	+36.0	149	223	+ 49.7
Saskatchewan	79	95	+20.3	221	338	+ 52.9
Alberta	247	289	+17.0	856	921	+ 7.6
British Columbia(1)	127	173	+36.2	520	652	+ 25.4
Canada	1,825	2,012	+10.2	6,564	7,332	+ 11.7
Used passenger cars						
Atlantic Provinces.	1,563	1,325	-15.2	1,519	1,380	- 9.2
Quebec	6,719	6,204	- 7.7	7,059	7,241	+ 2.6
Ontario	7,178	6,662	- 7.2	8,146	8,361	+ 2.6
Manitoba	960	899	- 6.4	1,083	1,012	- 6.6
Saskatchewan	897	1,025	+14.3	827	1,015	+ 22.7
Alberta	2,277	2,105	- 7.6	2,628	2,435	- 7.3
British Columbia(1)	1,806	2,036	+12.7	2,103	2,527	+ 20.2
Canada	21,400	20,256	- 5.3	23,365	23,971	+ 2.6
Used commercial vehicles						
Atlantic Provinces.	234	185	-20.9	281	229	- 18.5
Quebec	620	584	- 5.8	910	1,158	+ 27.3
Ontario	593	534	- 9.9	981	931	- 5.1
Manitoba	101	82	-18.8	147	151	+ 2.7
Saskatchewan	155	191	+23.2	175	375	+114.3
Alberta	493	505	+ 2.4	665	793	+ 19.2
British Columbia(1)	331	309	- 6.6	492	480	- 2.4
Canada	2,527	2,390	- 5.4	3,651	4,117	+ 12.8

(1) Includes Yukon and Northwest Territories.

TABLE 4. Sales Finance Companies

Date	Wholesale			Average repayment terms on retail paper purchased			
	Paper purchased	Estimated repay- ments	Balances out- standing (end of period)	Passenger cars and commercial vehicles		Other consumer goods	Other comm. & indus- trial goods
				New	Used		
	millions of dollars			months			
Calendar Years							
1957	1,185	1,165	202	..	..	..	..
1958	1,105	1,116	191	24.1	17.0	20.1	25.1
1959	1,307	1,301	197	25.2	17.6	23.2	26.9
1960	1,354	1,322	229	25.9	17.6	23.3	27.9
1961 - I	305	278	256	25.7	18.1	22.8	30.1
II	368	401	223	26.4	17.8	26.7	26.6
III	201	296	128	27.4	17.7	24.6	31.5
IV	408	352	184	26.6	17.9	23.4	30.8
1962 - I	387	341	230	26.6	19.0	23.9	33.3
II	485	479	236	27.8	19.0	25.2	31.3
III	231	327	140	28.7	19.0	26.0	30.9
IV	450	354	237	27.5	19.1	23.9	30.9
1963 - I	457	394	300	28.0	20.3	23.6	32.6

Figures not available.

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OTTAWA - CANADA

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CREDIT STATISTICS

(Selected holders)

April 1963

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balances Outstanding at Month-End		
	April 1962	April 1963	Change
			%
Sales finance companies:			
Consumer goods	745	790	+ 6.0
Commercial goods	393	431	+ 9.7
Small loan companies:			
Cash loans	580	670	+15.5
Instalment credit	36	44	+22.2
Department stores	366	385	+ 5.2
Furniture, appliance stores	181	184	+ 1.7
Chartered banks:			
Personal loans:			
Fully secured	375	362	- 3.5
Home improvement	66	68	+ 3.0
Other	1,103	1,239	+12.3

June, 1963

6542-501

Prepared in the Merchandising and Services Division

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

No.	Year and month	Sales finance companies (retail)		Small loan companies		Department stores (5)	Furniture, appliance stores
		Consumer goods (1)	Commercial goods (2)	Cash loans (3)	Installment credit (4)		
		millions of dollars					
1	End of: 1955	599	192	273	6	226	175
2	6	756	279	343	13	244	189
3	7	780	288	347	15	262	195
4	8	768	257	382	19	282	197
5	9	806	344	446	38	314	202
6	1960	828	393	504	45	368	195
7	1	756	395	559	35	401	195
8	1962 - Jan.	741	391	561	35	387	190
9	- Feb.	732	387	563	35	370	185
10	- Mar.	732	386	572	35	359	181
11	- Apr.	745	393	580	36	366	181
12	- May	758	401	588	37	367	182
13	- June	767	415	596	39	364	183
14	- July	778	422	603	39	356	182
15	- Aug.	786	428	613	40	356	184
16	- Sept.	776	434	617	44	366	186
17	- Oct.	773	432	620	44	372	187
18	- Nov.	772	429	628	44	385	189
19	- Dec.	771	425	644	45	427	194
20	1963 - Jan.	771	423	645	44	411	190
21	- Feb.	766	423	650	44	394	187 ^r
22	- Mar.	771	424 ^r	658	44	383	184 ^r
23	- Apr.	790	431	670	44	385	184

- (1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

Chartered banks personal loans			Sub- total (excl. col.2) (7)	Life insurance companies' policy loans	Quebec savings banks' loans	Other retail dealers (ex. dept., furniture and appliance stores)		Oil company credit cards (9)	Credit unions (10)	No.
Fully secured (6)	Home improve- ment	Other				Instal- ment (8)	Charge (8)			
millions of dollars										
339	24	441	2,083	250	8	81	340	20	174	1
313	38	435	2,331	270	11	85	354	26	226	2
257	48	420	2,324	295	13	100	343	32	258	3
287	58	553	2,546	305	12	96	362	35	320	4
282	60	719	2,867	323	13	101	376	40	397	5
286	56	857	3,139	344	14	97	378	43	433	6
336	66	1,030	3,378	358	17	102	390	47	525	7
332	66	1,040	3,352	359	18					8
345	66	1,042	3,338	360	19					9
352	65	1,067	3,363	361	21	92	367	43	..	10
375	66	1,103	3,452	362	21					11
373	67	1,167	3,539	363	20					12
380	69	1,216	3,614	364	20	93	380	48	..	13
383	68	1,224	3,633	364	19					14
374	69	1,223	3,645	366	21					15
366	71	1,201	3,627	368	22	93	374	57	..	16
360	70	1,196	3,622	369	22					17
361	71	1,181	3,631	370	23					18
372	70	1,243	3,766	371	27	102	402	49	..	19
357	68	1,181	3,667	372	24					20
352	68	1,187	3,648 ^r	373	28					21
352	67	1,206	3,666 ^r	374	30	92	385	45	..	22
362	68	1,239	3,742	376	28					23

(8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

(9) Amount owing to oil companies, excluding commercial accounts.

(10) Not available quarterly.

.. Figures not available.

^r Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

TABLE 2. Sales Finance Companies - Retail Instalment Financing

(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Value of contracts financed during month								
1962 - Jan.	38.8	13.6	52.4	+ 4.0	8.9	17.1	26.0	+12.6	78.4
- Feb.	41.5	12.7	54.2	+ 1.5	9.1	14.3	23.4	+15.8	77.6
- Mar.	55.0	12.6	67.6	+10.6	10.2	18.5	28.7	+11.2	96.3
- Apr.	64.5	14.5	79.0	+13.2	13.1	20.6	33.7	+22.5	112.7
- May	71.1	18.6	89.7	+ 9.1	14.0	24.0	38.0	+ 6.1	127.7
- June	65.7	17.0	82.7	+ 5.6	13.6	23.3	36.9	+12.2	119.6
- July	65.5	16.4	81.9	+ 3.1	12.9	21.7	34.6	+20.1	116.5
- Aug.	56.4	18.1	74.5	+ 7.7	13.2	20.6	33.8	+ 3.4	108.3
- Sept.	41.4	17.1	58.5	+10.2	13.4	21.5	34.9	+ 7.4	93.4
- Oct.	50.6	16.4	67.0	+10.7	11.6	19.7	31.3	+13.4	98.3
- Nov.	49.7	16.5	66.2	+11.1	11.8	16.0	27.8	-10.3	94.0
- Dec.	44.6	17.6	62.2	+21.7	11.0	20.8	31.8	+20.0	94.0
1963 - Jan.	46.9	13.0	59.9	+14.3	10.5	16.1	26.6	+ 2.3	86.5
- Feb.	46.2	11.1	57.3	+ 5.7	10.3	15.9	26.2	+12.0	83.5
- Mar.	58.0	11.6	69.6	+ 3.0	11.4	18.1	29.5	+ 2.8	99.1
- Apr.	75.3	14.5	89.8	+13.7	13.9	22.2	36.1	+ 7.1	125.9
	Balances outstanding at month-end								
1962 - Jan.	556.9	183.7	740.6	- 8.4	136.0	255.1	391.1	+ 0.7	1,131.7
- Feb.	551.1	181.2	732.3	- 7.7	134.3	253.0	387.3	+ 1.1	1,119.6
- Mar.	554.2	177.8	732.0	- 6.7	133.2	253.0	386.2	+ 0.9	1,118.2
- Apr.	566.9	178.2	745.1	- 5.0	134.5	258.4	392.9	+ 1.8	1,138.0
- May	578.5	179.8	758.3	- 4.0	137.0	264.2	401.2	+ 0.6	1,159.5
- June	589.4	177.6	767.0	- 3.8	139.4	276.1	415.5	+ 2.7	1,182.5
- July	600.7	177.5	778.2	- 3.7	141.0	281.4	422.4	+ 4.0	1,200.6
- Aug.	606.3	179.4	785.7	- 2.4	144.2	284.2	428.4	+ 5.3	1,214.1
- Sept.	600.3	176.0	776.3	- 2.2	147.1	286.7	433.8	+ 7.2	1,210.1
- Oct.	598.2	174.7	772.9	- 1.1	146.5	285.3	431.8	+ 8.2	1,204.7
- Nov.	595.7	176.5	772.2	+ 0.8	146.7	282.2	428.9	+ 7.4	1,201.1
- Dec.	592.8	178.6	771.4	+ 2.1	146.2	278.7	424.9	+ 7.5	1,196.3
1963 - Jan.	593.5	177.4	770.9	+ 4.1	146.1	276.6	422.7	+ 8.1	1,193.6
- Feb.	592.4	173.7	766.1	+ 4.6	146.0	276.9	422.9	+ 9.2	1,189.0
- Mar.	600.5 ^r	170.8 ^r	771.3 ^r	+ 5.4	146.5 ^r	277.2 ^r	423.7 ^r	+ 9.7	1,195.0 ^r
- Apr.	619.9	169.8	789.7	+ 6.0	149.5	282.0	431.5	+ 9.8	1,221.2

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded
(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
			%				%		
	Repayments during month								
1962 - Jan.	50.5	17.1	67.6	- 3.4	10.9	19.1	30.0	+ 6.0	97.6
- Feb.	47.3	15.2	62.5	- 9.3	10.8	16.4	27.2	+ 7.9	89.7
- Mar.	51.9	16.0	67.9	- 3.3	11.3	18.5	29.8	+13.3	97.7
- Apr.	51.8	14.1	65.9	- 5.0	11.8	15.2	27.0	+11.6	92.9
- May	59.5	17.0	76.5	- 0.9	11.5	18.2	29.7	+28.6	106.2
- June	54.8	19.2	74.0	+ 5.0	11.2	11.4	22.6	-16.6	96.6
- July	54.2	16.5	70.7	+ 2.6	11.3	16.4	27.7	+ 2.2	98.4
- Aug.	50.8	16.2	67.0	- 6.8	10.0	17.8	27.8	-13.1	94.8
- Sept.	47.4	20.5	67.9	+ 5.8	10.5	19.0	29.5	-15.5	97.4
- Oct.	52.7	17.7	70.4	- 3.7	12.2	21.1	33.3	+ 0.9	103.7
- Nov.	52.2	14.7	66.9	-10.6	11.6	19.1	30.7	+ 0.3	97.6
- Dec.	47.5	15.5	63.0	+ 2.3	11.5	24.3	35.8	+15.9	98.8
1963 - Jan.	46.2	14.2	60.4	-10.7	10.6	18.2	28.8	- 4.0	89.2
- Feb.	47.3	14.8	62.1	- 0.6	10.4	15.6	26.0	- 4.4	88.1
- Mar.	49.9 ^r	14.5 ^r	64.4 ^r	- 5.2	10.9 ^r	17.8 ^r	28.7 ^r	- 3.7	93.1 ^r
- Apr.	55.9	15.5	71.4	+ 8.3	10.9	17.4	28.3	+ 4.8	99.7

- (1) Passenger car financing includes cars sold for commercial as well as personal use.
 (2) Covers such lines as furniture, appliances, jewellery etc.
 (3) Percentage change from same month previous year.
 (4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

Note: Repayments are estimated by adding balances outstanding at end of previous month to the paper purchased during the month and subtracting balances owing at end of current month.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

Province	Units			Amount of financing		
	April 1962	April 1963	Change prev. yr.	April 1962	April 1963	Change prev. yr.
	number		%	\$'000		%
New passenger cars						
Atlantic Provinces.	1,133	1,224	+ 8.0	2,532	3,016	+19.1
Quebec	5,749	6,365	+10.7	13,831	16,624	+19.8
Ontario	5,660	6,217	+ 9.8	13,973	16,101	+15.2
Manitoba	410	636	+55.1	988	1,641	+66.1
Saskatchewan	414	535	+29.2	959	1,356	+41.4
Alberta	1,264	1,282	+ 1.4	3,226	3,428	+ 6.3
British Columbia(1)	903	1,102	+12.2	2,276	3,120	+37.1
Canada	15,533	17,361	+11.8	37,835	45,286	+19.7
New commercial vehicles						
Atlantic Provinces.	213	232	+ 8.9	755	778	+ 3.0
Quebec	611	713	+16.7	2,478	3,017	+21.8
Ontario	765	734	- 4.1	3,547	2,851	-19.6
Manitoba	63	83	+31.7	243	262	+ 7.8
Saskatchewan	96	141	+46.9	247	417	+68.8
Alberta	282	361	+28.0	1,014	1,120	+10.5
British Columbia(1)	168	190	+13.1	482	759	+57.5
Canada	2,198	2,454	+11.6	8,766	9,204	+ 5.0
Used passenger cars						
Atlantic Provinces.	2,017	1,860	- 7.8	1,900	1,956	+ 2.9
Quebec	7,874	8,615	+ 9.4	8,021	9,986	+24.5
Ontario	7,895	7,853	- 0.5	8,945	9,911	+10.8
Manitoba	1,160	1,181	+ 1.8	1,242	1,267	+ 2.0
Saskatchewan	1,166	1,347	+15.5	1,035	1,313	+26.9
Alberta	2,793	2,631	- 5.8	3,144	2,967	- 5.6
British Columbia(1)	2,119	2,198	+ 3.7	2,371	2,627	+10.8
Canada	25,024	25,685	+ 2.6	26,658	30,027	+12.6
Used commercial vehicles						
Atlantic Provinces.	318	298	- 6.3	361	336	- 6.9
Quebec	698	733	+ 5.0	1,036	1,349	+30.2
Ontario	650	661	+ 1.7	1,061	1,188	+12.0
Manitoba	137	118	-13.9	222	186	-16.2
Saskatchewan	228	244	+ 7.0	264	312	+18.2
Alberta	605	589	- 2.6	788	873	+10.8
British Columbia(1)	381	364	- 4.5	592	489	-17.4
Canada	3,017	3,007	- 0.3	4,324	4,733	+ 9.5

(1) Includes Yukon and Northwest Territories.

TABLE 4. Sales Finance Companies

Date	Wholesale			Average repayment terms on retail paper purchased			
	Paper Purchased	Estimated Repay- ments	Balances out- standing (end of period)	Passenger cars and commercial vehicles		Other consumer goods	Other comm. & indus- trial goods
				New	Used		
	millions of dollars			months			
Calendar Years							
1957	1,185	1,165	202	..	..	..	..
1958	1,105	1,116	191	24.1	17.0	20.1	25.1
1959	1,307	1,301	197	25.2	17.6	23.2	26.9
1960	1,354	1,322	229	25.9	17.6	23.3	27.9
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II	368	401	223	26.4	17.8	26.7	26.6
III	201	296	128	27.4	17.7	24.6	31.5
IV	408	352	184	26.6	17.9	23.4	30.8
1962 - I	387	341	230	26.6	19.0	23.9	33.3
II	485	479	236	27.8	19.0	25.2	31.3
III	231	327	140	28.7	19.0	26.0	30.9
IV	450	354	237	27.5	19.1	23.9	30.9
1963 - I	457	394	300	28.0	20.3	23.6	32.6

.. Figures not available.

TABLE 5. Accounts Receivable - Retail Dealers
Percentage Change - March 31, 1963 over March 31, 1962

Trade	Instalment receivables	Charge account receivables	Total receivables
Total, all trades .....	..	..	+ 4.6
Department stores .....	..	..	+ 6.8
Motor vehicle dealers	+ 4.8	+ 3.9	+ 4.1
Men's clothing stores	+15.3	+ 4.9	+ 8.7
Family clothing stores	+ 2.5	(1)	+ 1.4
Women's clothing stores	+ 7.1	+ 2.9	+ 3.8
Hardware stores	+ 6.2	(1)	+ 1.8
Furniture, appliance and radio stores ..	+ 1.1	+ 6.9	+ 1.8
Jewellery stores	- 1.6	+11.8	+ 2.3
Grocery and combination (independent) stores .....	..	..	- 1.5
General stores .....	..	..	+ 4.5
Fuel dealers	+14.3	+10.2	+10.4
Garages and filling stations .....	..	..	+10.9

.. Figures not available.

(1) No change

TABLE 6. Accounts Receivable - by Kind of Business
(dollar estimates in millions)

Date	Instalment	Charge	Total	Instalment	Charge	Total
Total, all trades			Motor vehicle dealers			
1961 - March 31 ..	..	..	960.8	16.8	78.1	94.9
June 30 ...	..	..	980.3	18.3	86.0	104.3
Sept. 30 ..	..	..	993.5	17.7	83.7	101.4
Dec. 31 ...	..	..	1,088.2	17.3	82.5	99.8
1962 - March 31 ..	..	..	998.6	16.8	86.1	102.9
June 30 ...	..	..	1,019.9	18.5	91.4	109.9
Sept. 30 ..	..	..	1,018.9	17.5	85.9	103.4
Dec. 31 ...	..	..	1,125.1	17.7	86.3	104.0
1963 - March 31 ..	..	..	1,044.4	17.6	89.5	107.1
Men's clothing stores			Family clothing stores			
1961 - March 31 ..	5.4	9.9	15.3	11.3	9.0	20.3
June 30 ...	5.4	9.9	15.3	11.2	9.4	20.6
Sept. 30 ..	5.2	9.3	14.5	11.0	9.3	20.3
Dec. 31 ...	6.5	11.8	18.3	13.6	11.1	24.7
1962 - March 31 ..	5.9	10.2	16.1	11.8	9.0	20.8
June 30 ...	6.2	10.6	16.8	12.2	9.3	21.5
Sept. 30 ..	6.2	10.1	16.3	11.8	9.3	21.1
Dec. 31 ...	8.0	12.8	20.8	14.2	11.1	25.3
1963 - March 31 ..	6.8	10.7	17.5	12.1	9.0	21.1
Women's clothing stores			Hardware stores			
1961 - March 31 ..	2.7	10.1	12.8	9.4	23.5	32.9
June 30 ...	2.7	9.8	12.5	9.5	27.3	36.8
Sept. 30 ..	2.7	10.6	13.3	9.7	28.2	37.9
Dec. 31 ...	3.3	11.8	15.1	10.1	27.0	37.1
1962 - March 31 ..	2.8	10.4	13.2	9.7	24.0	33.7
June 30 ...	2.9	10.2	13.1	10.0	27.6	37.6
Sept. 30 ..	2.9	10.6	13.5	10.8	27.6	38.4
Dec. 31 ...	3.6	12.4	16.0	11.0	28.0	39.0
1963 - March 31 ..	3.0	10.7	13.7	10.3	24.0	34.3
Furniture, appliance and radio stores			Jewellery stores			
1961 - March 31 ..	159.4	22.1	181.5	13.2	5.1	18.3
June 30 ...	159.4	22.7	182.1	12.4	5.4	17.8
Sept. 30 ..	163.9	25.1	189.0	12.0	5.1	17.1
Dec. 31 ...	168.4	26.5	194.9	15.2	7.9	23.1
1962 - March 31 ..	157.6	23.2	180.8	12.5	5.1	17.6
June 30 ...	158.4	24.5	182.9	11.7	5.4	17.1
Sept. 30 ..	160.0	25.5	185.5	11.3	5.3	16.6
Dec. 31 ...	167.0	27.2	194.2	14.7	8.4	23.1
1963 - March 31 ..	159.3	24.8	184.1	12.3	5.7	18.0

Figures not available.

TABLE 6. Accounts Receivable - by Kind of Business - Concluded
(dollar estimates in millions)

Date	Instalment	Charge	Total	Instalment	Charge	Total
Fuel dealers			Department stores			
1961 - March 31	2.7	53.3	56.0	..	..	332.2
June 30	2.3	37.1	39.4	..	..	336.1
Sept. 30	2.5	32.9	35.4	..	..	339.4
Dec. 31	2.8	49.4	52.2	..	..	400.7
1962 - March 31	2.8	57.9	60.7	..	..	358.8
June 30	2.6	39.6	42.2	..	..	364.5
Sept. 30	2.8	35.7	38.5	..	..	365.8
Dec. 31	3.1	53.3	56.4	..	..	426.9
1963 - March 31	3.2	63.8	67.0	..	..	383.1
Grocery and combination stores (independent)			General stores			
1961 - March 31 .....	..	..	35.0	..	..	29.1
June 30 .....	..	..	35.8	..	..	32.7
Sept. 30 .....	..	..	34.9	..	..	33.6
Dec. 31 .....	..	..	36.7	..	..	33.3
1962 - March 31 .....	..	..	33.7	..	..	31.0
June 30 .....	..	..	34.3	..	..	34.3
Sept. 30 .....	..	..	33.1	..	..	34.9
Dec. 31 .....	..	..	35.5	..	..	34.9
1963 - March 31 .....	..	..	33.2	..	..	32.4
Garages and filling stations			All other trades			
1961 - March 31 .....	..	..	27.0	30.2	75.3	105.5
June 30 .....	..	..	30.6	30.3	86.0	116.3
Sept. 30 .....	..	..	29.8	33.5	93.4	126.9
Dec. 31 .....	..	..	27.7	32.2	92.4	124.6
1962 - March 31 .....	..	..	26.7	28.6	74.0	102.6
June 30 .....	..	..	30.3	28.6	86.8	115.4
Sept. 30 .....	..	..	31.5	30.1	90.2	120.3
Dec. 31	29.4	29.5	90.1	119.6
1963 - March 31	29.6	27.0	76.3	103.3

.. Figures not available.

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(DOMINION) BUREAU OF STATISTICS

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CREDIT STATISTICS (Selected holders)

May 1963

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balances Outstanding at Month-End		
	May 1962	May 1963	Change
			%
Sales finance companies:			
Consumer goods	758	816	+ 7.7
Commercial goods	401	443	+10.5
Small loan companies:			
Cash loans	588	681	+15.8
Instalment credit	37	45	+21.6
Department stores	367	387	+ 5.4
Furniture, appliance stores	182	185	+ 1.6
Chartered banks:			
Personal loans:			
Fully secured	373	349	- 6.4
Home improvement	67	69	+ 3.0
Other	1,167	1,280	+ 9.7

July, 1963

6422-501

Prepared in the Merchandising and Services Division

ROGER DUHAMEL, F.R.S.C., Queen's Printer and Controller of Stationery, Ottawa, 1963

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

No.	Year and month	Sales finance companies (retail)		Small loan companies		Department stores (5)	Furniture, appliance stores
		Consumer goods (1)	Commercial goods (2)	Cash loans (3)	Installment credit (4)		
	End of:	millions of dollars					
1	1955	599	192	273	6	226	175
2	6	756	279	343	13	244	189
3	7	780	288	347	15	262	195
4	8	768	257	382	19	282	197
5	9	806	344	446	38	314	202
6	1960	828	393	504	45	368	195
7	1	756	395	559	35	401	195
8	1962 - Feb.	732	387	563	35	370	185
9	- Mar.	732	386	572	35	359	181
10	- Apr.	745	393	580	36	366	181
11	- May	758	401	588	37	367	182
12	- June	767	415	596	39	364	183
13	- July	778	422	603	39	356	182
14	- Aug.	786	428	613	40	356	184
15	- Sept.	776	434	617	44	366	186
16	- Oct.	773	432	620	44	372	187
17	- Nov.	772	429	628	44	385	189
18	- Dec.	771	425	644	45	427	194
19	1963 - Jan.	771	423	645	44	411	190
20	- Feb.	766	423	650	44	394	187
21	- Mar.	771	424	658	44	383	184
22	- Apr.	790	431	670	44	385	184
23	- May	816	443	681	45	387	185

- (1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

Chartered banks personal loans			Sub- total (excl. col. 2) (7)	Life insurance companies' policy loans	Quebec savings banks' loans	Other retail dealers (ex. dept., furniture and appliance stores)		Oil company credit cards (9)	Credit unions (10)	No.
Fully secured (6)	Home improve- ment	Other				Instal- ment (8)	Charge (8)			
millions of dollars										
339	24	441	2,083	250	8	81	340	20	174	1
313	38	435	2,331	270	11	85	354	26	226	2
257	48	420	2,324	295	13	100	343	32	258	3
287	58	553	2,546	305	12	96	362	35	320	4
282	60	719	2,867	323	13	101	376	40	397	5
286	56	857	3,139	344	14	97	378	43	433	6
336	66	1,030	3,378	358	17	102	390	47	525	7
345	66	1,042	3,338	360	19					8
352	65	1,067	3,363	361	21	92	367	43	..	9
375	66	1,103	3,452	362	21					10
373	67	1,167	3,539	363	20					11
380	69	1,216	3,614	364	20	93	380	48	..	12
383	68	1,224	3,633	364	19					13
374	69	1,223	3,645	366	21					14
366	71	1,201	3,627	368	22	93	374	57	..	15
360	70	1,196	3,622	369	22					16
361	71	1,181	3,631	370	23					17
372	70	1,243	3,766	371	27	102	402	49	..	18
357	68	1,181	3,667	372	24					19
352	68	1,187	3,648	373	28					20
352	67	1,206	3,666	374	30	92	385	45	..	21
362	68	1,239	3,742	376	28					22
349	69	1,280	3,812	377	22					23

(8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

(9) Amount owing to oil companies, excluding commercial accounts.

(10) Not available quarterly.

.. Figures not available.

r Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

TABLE 2. Sales Finance Companies - Retail Instalment Financing

(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Value of contracts financed during month								
1962 - Feb.	41.5	12.7	54.2	+ 1.5	9.1	14.3	23.4	+15.8	77.6
- Mar.	55.0	12.6	67.6	+10.6	10.2	18.5	28.7	+11.2	96.3
- Apr.	64.5	14.5	79.0	+13.2	13.1	20.6	33.7	+22.5	112.7
- May	71.1	18.6	89.7	+ 9.1	14.0	24.0	38.0	+ 6.1	127.7
- June	65.7	17.0	82.7	+ 5.6	13.6	23.3	36.9	+12.2	119.6
- July	65.5	16.4	81.9	+ 3.1	12.9	21.7	34.6	+20.1	116.5
- Aug.	56.4	18.1	74.5	+ 7.7	13.2	20.6	33.8	+ 3.4	108.3
- Sept.	41.4	17.1	58.5	+10.2	13.4	21.5	34.9	+ 7.4	93.4
- Oct.	50.6	16.4	67.0	+10.7	11.6	19.7	31.3	+13.4	98.3
- Nov.	49.7	16.5	66.2	+11.1	11.8	16.0	27.8	-10.3	94.0
- Dec.	44.6	17.6	62.2	+21.7	11.0	20.8	31.8	+20.0	94.0
1963 - Jan.	46.9	13.0	59.9	+14.3	10.5	16.1	26.6	+ 2.3	86.5
- Feb.	46.2	11.1	57.3	+ 5.7	10.3	15.9	26.2	+12.0	83.5
- Mar.	58.0	11.6	69.6	+ 3.0	11.4	18.1	29.5	+ 2.8	99.1
- Apr.	75.3	14.5	89.8	+13.7	13.9	22.2	36.1	+ 7.1	125.9
- May	77.7	16.5	94.2	+ 5.0	16.7	24.7	41.4	+ 8.9	135.6
	Balances outstanding at month-end								
1962 - Feb.	551.1	181.2	732.3	- 7.7	134.3	253.0	387.3	+ 1.1	1,119.6
- Mar.	554.2	177.8	732.0	- 6.7	133.2	253.0	386.2	+ 0.9	1,118.2
- Apr.	566.9	178.2	745.1	- 5.0	134.5	258.4	392.9	+ 1.8	1,138.0
- May	578.5	179.8	758.3	- 4.0	137.0	264.2	401.2	+ 0.6	1,159.5
- June	589.4	177.6	767.0	- 3.8	139.4	276.1	415.5	+ 2.7	1,182.5
- July	600.7	177.5	778.2	- 3.7	141.0	281.4	422.4	+ 4.0	1,200.6
- Aug.	606.3	179.4	785.7	- 2.4	144.2	284.2	428.4	+ 5.3	1,214.1
- Sept.	600.3	176.0	776.3	- 2.2	147.1	286.7	433.8	+ 7.2	1,210.1
- Oct.	598.2	174.7	772.9	- 1.1	146.5	285.3	431.8	+ 8.2	1,204.7
- Nov.	595.7	176.5	772.2	+ 0.8	146.7	282.2	428.9	+ 7.4	1,201.1
- Dec.	592.8	178.6	771.4	+ 2.1	146.2	278.7	424.9	+ 7.5	1,196.3
1963 - Jan.	593.5	177.4	770.9	+ 4.1	146.1	276.6	422.7	+ 8.1	1,193.6
- Feb.	592.4	173.7	766.1	+ 4.6	146.0	276.9	422.9	+ 9.2	1,189.0
- Mar.	600.5	170.8	771.3	+ 5.4	146.5	277.2	423.7	+ 9.7	1,195.0
- Apr.	619.9	169.8	789.7	+ 6.0	149.5	282.0	431.5	+ 9.8	1,221.2
- May	644.9	170.7	815.6	+ 7.6	153.9	289.0	442.9	+10.4	1,258.5

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded
(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Repayments during month								
1962 - Feb.	47.3	15.2	62.5	- 9.3	10.8	16.4	27.2	+ 7.9	89.7
- Mar.	51.9	16.0	67.9	- 3.3	11.3	18.5	29.8	+13.3	97.7
- Apr.	51.8	14.1	65.9	- 5.0	11.8	15.2	27.0	+11.6	92.9
- May	59.5	17.0	76.5	- 0.9	11.5	18.2	29.7	+28.6	106.2
- June	54.8	19.2	74.0	+ 5.0	11.2	11.4	22.6	-16.6	96.6
- July	54.2	16.5	70.7	+ 2.6	11.3	16.4	27.7	+ 2.2	98.4
- Aug.	50.8	16.2	67.0	- 6.8	10.0	17.8	27.8	-13.1	94.8
- Sept.	47.4	20.5	67.9	+ 5.8	10.5	19.0	29.5	-15.5	97.4
- Oct.	52.7	17.7	70.4	- 3.7	12.2	21.1	33.3	+ 0.9	103.7
- Nov.	52.2	14.7	66.9	-10.6	11.6	19.1	30.7	+ 0.3	97.6
- Dec.	47.5	15.5	63.0	+ 2.3	11.5	24.3	35.8	+15.9	98.8
1963 - Jan.	46.2	14.2	60.4	-10.7	10.6	18.2	28.8	- 4.0	89.2
- Feb.	47.3	14.8	62.1	- 0.6	10.4	15.6	26.0	- 4.4	88.1
- Mar.	49.9	14.5	64.4	- 5.2	10.9	17.8	28.7	- 3.7	93.1
- Apr.	55.9	15.5	71.4	+ 8.3	10.9	17.4	28.3	+ 4.8	99.7
- May	52.7	15.6	68.3	-10.7	12.3	17.7	30.0	+ 1.0	98.3

- (1) Passenger car financing includes cars sold for commercial as well as personal use.
(2) Covers such lines as furniture, appliances, jewellery etc.
(3) Percentage change from same month previous year.
(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

Note: Repayments are estimated by adding balances outstanding at end of previous month to the paper purchased during the month and subtracting balances owing at end of current month.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

Province	Units			Amount of financing		
	May 1962	May 1963	Change prev. yr.	May 1962	May 1963	Change prev. yr.
	number		%	\$'000		%
New passenger cars						
Atlantic Provinces.	1,305	1,346	+ 3.1	2,983	3,251	+ 9.0
Quebec	6,412	6,368	- 0.7	15,460	16,567	+ 7.2
Ontario	6,358	6,876	+ 8.1	15,639	17,660	+12.9
Manitoba	507	554	+ 9.3	1,267	1,454	+14.8
Saskatchewan	475	548	+15.4	1,104	1,387	+25.6
Alberta	1,263	1,341	+ 6.2	3,121	3,541	+13.5
British Columbia(1)	1,018	1,283	+26.0	2,650	3,729	+40.7
Canada	17,338	18,316	+ 5.6	42,224	47,589	+12.7
New commercial vehicles						
Atlantic Provinces.	254	262	+ 3.1	966	979	+ 1.3
Quebec	636	751	+18.1	2,684	3,101	+ 15.5
Ontario	477	938	+96.6	1,958	4,425	+126.0
Manitoba	59	81	+37.3	165	333	+101.8
Saskatchewan	305	140	-54.1	963	423	- 56.1
Alberta	430	417	- 3.0	1,605	1,465	- 8.7
British Columbia(1)	186	239	+28.5	622	769	+ 23.6
Canada	2,347	2,828	+20.5	8,963	11,495	+ 28.2
Used passenger cars						
Atlantic Provinces.	2,194	2,132	- 2.8	2,104	2,212	+ 5.1
Quebec	8,956	8,587	- 4.1	8,992	9,790	+ 8.9
Ontario	8,626	8,124	- 5.8	9,849	10,205	+ 3.6
Manitoba	1,185	1,059	-10.6	1,252	1,129	- 9.8
Saskatchewan	1,269	1,217	- 4.1	1,181	1,152	- 2.5
Alberta	2,705	2,432	-10.1	3,009	2,704	- 10.1
British Columbia(1)	2,184	2,293	+ 5.0	2,450	2,912	+ 18.9
Canada	27,119	25,844	- 4.7	28,837	30,104	+ 4.4
Used commercial vehicles						
Atlantic Provinces.	352	321	- 8.8	460	442	- 3.9
Quebec	796	828	+ 4.0	1,368	1,414	+ 3.4
Ontario	626	718	+14.7	1,131	1,270	+ 12.3
Manitoba	119	91	-23.5	200	138	- 31.0
Saskatchewan	337	221	-34.4	399	252	- 36.8
Alberta	527	585	+11.0	781	990	+ 26.8
British Columbia(1)	429	347	-19.1	655	677	+ 3.4
Canada	3,186	3,111	- 2.4	4,994	5,183	+ 3.8

1) Includes Yukon and Northwest Territories.

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MONTHLY

CANADA STATISTICS DOMINION BUREAU OF STATISTICS

(OTTAWA - CANADA)

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Selected credit holders	Balances Outstanding at Month-End		
	June 1962	June 1963	Change %
Sales finance companies:			
Consumer goods	767	835	+ 8.9
Commercial goods	415	454	+ 9.4
Small loan companies:			
Cash loans	596	689	+15.6
Instalment credit	39	45	+15.4
Department stores	364	387	+ 6.3
Furniture, appliance stores	183	186	+ 1.6
Chartered banks:			
Personal loans:			
Fully secured	380	370	- 2.6
Home improvement	69	70	+ 1.4
Other	1,216	1,330	+ 9.4

September, 1963

6422-501

Prepared in the Merchandising and Services Division

ROGER DUHAMEL, F.R.S.C., Queen's Printer and Controller of Stationery, Ottawa, 1963

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

No.	Year and month	Sales finance companies (retail)		Small loan companies		Department stores (5)	Furniture, appliance stores
		Consumer goods (1)	Commercial goods (2)	Cash loans (3)	Installment credit (4)		
		millions of dollars					
1	End of:						
2	1955	599	192	273	6	226	175
3	6	756	279	343	13	244	189
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24	- June	835	454	689	45	387	186

- (1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

Chartered banks personal loans			Sub- total (excl. col. 2) (7)	Life insurance companies' policy loans	Quebec savings banks' loans	Other retail dealers (ex. dept., furniture and appliance stores)		Oil company credit cards (9)	Credit unions (10)	No.
Fully secured (6)	Home improve- ment	Other				Instal- ment (8)	Charge (8)			
millions of dollars										
339	24	441	2,083	250	8	81	340	20	174	1
313	38	435	2,331	270	11	85	354	26	226	2
257	48	420	2,324	295	13	100	343	32	258	3
287	58	553	2,546	305	12	96	362	35	320	4
282	60	719	2,867	323	13	101	376	40	397	5
286	56	857	3,139	344	14	97	378	43	433	6
336	66	1,030	3,378	358	17	102	390	47	525	7
352	65	1,067	3,363	361	21	92	367	43	..	8
375	66	1,103	3,452	362	21					9
373	67	1,167	3,539	363	20					10
380	69	1,216	3,614	364	20	93	380	48	..	11
383	68	1,224	3,633	364	19					12
374	69	1,223	3,645	366	21					13
366	71	1,201	3,627	368	22	93	374	57	..	14
360	70	1,196	3,622	369	22					15
361	71	1,181	3,631	370	23					16
372	70	1,243	3,766	372 ^r	27	102	402	49	..	17
357	68	1,181	3,667	373 ^r	24					18
352	68	1,187	3,648	374 ^r	28					19
352	67	1,206	3,666	375 ^r	30	92	385	45	..	20
361 ^r	68	1,242	3,744 ^r	377 ^r	28					21
346 ^r	69	1,286	3,815 ^r	378 ^r	22					22
370	70	1,330	3,912	380	23					23

(8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

(9) Amount owing to oil companies, excluding commercial accounts.

(10) Not available quarterly.

.. Figures not available.

^r Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

TABLE 2. Sales Finance Companies - Retail Instalment Financing

(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Value of contracts financed during month								
1962 - Mar.	55.0	12.6	67.6	+10.6	10.2	18.5	28.7	+11.2	96.3
- Apr.	64.5	14.5	79.0	+13.2	13.1	20.6	33.7	+22.5	112.7
- May	71.1	18.6	89.7	+ 9.1	14.0	24.0	38.0	+ 6.1	127.7
- June	65.7	17.0	82.7	+ 5.6	13.6	23.3	36.9	+12.2	119.6
- July	65.5	16.4	81.9	+ 3.1	12.9	21.7	34.6	+20.1	116.5
- Aug.	56.4	18.1	74.5	+ 7.7	13.2	20.6	33.8	+ 3.4	108.3
- Sept.	41.4	17.1	58.5	+10.2	13.4	21.5	34.9	+ 7.4	93.4
- Oct.	50.6	16.4	67.0	+10.7	11.6	19.7	31.3	+13.4	98.3
- Nov.	49.7	16.5	66.2	+11.1	11.8	16.0	27.8	-10.3	94.0
- Dec.	44.6	17.6	62.2	+21.7	11.0	20.8	31.8	+20.0	94.0
1963 - Jan.	46.9	13.0	59.9	+14.3	10.5	16.1	26.6	+ 2.3	86.5
- Feb.	46.2	11.1	57.3	+ 5.7	10.3	15.9	26.2	+12.0	83.5
- Mar.	58.0	11.6	69.6	+ 3.0	11.4	18.1	29.5	+ 2.8	99.1
- Apr.	75.3	14.5	89.8	+13.7	13.9	22.2	36.1	+ 7.1	125.9
- May	77.7	16.5	94.2	+ 5.0	16.7	24.7	41.4	+ 8.9	135.6
- June	72.9	16.4	89.3	+ 8.0	15.4	31.4	46.8	+26.8	136.1
	Balances outstanding at month-end								
1962 - Mar.	554.2	177.8	732.0	- 6.7	133.2	253.0	386.2	+ 0.9	1,118.2
- Apr.	566.9	178.2	745.1	- 5.0	134.5	258.4	392.9	+ 1.8	1,138.0
- May	578.5	179.8	758.3	- 4.0	137.0	264.2	401.2	+ 0.6	1,159.5
- June	589.4	177.6	767.0	- 3.8	139.4	276.1	415.5	+ 2.7	1,182.5
- July	600.7	177.5	778.2	- 3.7	141.0	281.4	422.4	+ 4.0	1,200.6
- Aug.	606.3	179.4	785.7	- 2.4	144.2	284.2	428.4	+ 5.3	1,214.1
- Sept.	600.3	176.0	776.3	- 2.2	147.1	286.7	433.8	+ 7.2	1,210.1
- Oct.	598.2	174.7	772.9	- 1.1	146.5	285.3	431.8	+ 8.2	1,204.7
- Nov.	595.7	176.5	772.2	+ 0.8	146.7	282.2	428.9	+ 7.4	1,201.1
- Dec.	592.8	178.6	771.4	+ 2.1	146.2	278.7	424.9	+ 7.5	1,196.3
1963 - Jan.	593.5	177.4	770.9	+ 4.1	146.1	276.6	422.7	+ 8.1	1,193.6
- Feb.	592.4	173.7	766.1	+ 4.6	146.0	276.9	422.9	+ 9.2	1,189.0
- Mar.	600.5	170.8	771.3	+ 5.4	146.5	277.2	423.7	+ 9.7	1,195.0
- Apr.	619.9	169.8	789.7	+ 6.0	149.5	282.0	431.5	+ 9.8	1,221.2
- May	644.9	170.7	815.6	+ 7.6	153.9	289.0	442.9	+10.4	1,258.5
- June	664.0	171.3	835.3	+ 8.9	158.1	296.1	454.2	+ 9.3	1,289.5

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Repayments during month								
1962 - Mar.	51.9	16.0	67.9	- 3.3	11.3	18.5	29.8	+13.3	97.7
- Apr.	51.8	14.1	65.9	- 5.0	11.8	15.2	27.0	+11.6	92.9
- May	59.5	17.0	76.5	- 0.9	11.5	18.2	29.7	+28.6	106.2
- June	54.8	19.2	74.0	+ 5.0	11.2	11.4	22.6	-16.6	96.6
- July	54.2	16.5	70.7	+ 2.6	11.3	16.4	27.7	+ 2.2	98.4
- Aug.	50.8	16.2	67.0	- 6.8	10.0	17.8	27.8	-13.1	94.8
- Sept.	47.4	20.5	67.9	+ 5.8	10.5	19.0	29.5	-15.5	97.4
- Oct.	52.7	17.7	70.4	- 3.7	12.2	21.1	33.3	+ 0.9	103.7
- Nov.	52.2	14.7	66.9	-10.6	11.6	19.1	30.7	+ 0.3	97.6
- Dec.	47.5	15.5	63.0	+ 2.3	11.5	24.3	35.8	+15.9	98.8
1963 - Jan.	46.2	14.2	60.4	-10.7	10.6	18.2	28.8	- 4.0	89.2
- Feb.	47.3	14.8	62.1	- 0.6	10.4	15.6	26.0	- 4.4	88.1
- Mar.	49.9	14.5	64.4	- 5.2	10.9	17.8	28.7	- 3.7	93.1
- Apr.	55.9	15.5	71.4	+ 8.3	10.9	17.4	28.3	+ 4.8	99.7
- May	52.7	15.6	68.3	-10.7	12.3	17.7	30.0	+ 1.0	98.3
- June	53.8	15.8	69.6	- 5.9	11.2	24.3	35.5	+57.1	105.1

(1) Passenger car financing includes cars sold for commercial as well as personal use.

(2) Covers such lines as furniture, appliances, jewellery etc.

(3) Percentage change from same month previous year.

(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

Note: Repayments are estimated by adding balances outstanding at end of previous month to the paper purchased during the month and subtracting balances owing at end of current month.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

Province	Units			Amount of financing		
	June 1962	June 1963	Change prev. yr.	June 1962	June 1963	Change prev. yr.
	number		%	\$'000		%
New passenger cars						
Atlantic Provinces.	1,215	1,214	- 0.1	2,876	3,011	+ 4.7
Quebec	5,780	6,071	+ 5.0	14,246	15,960	+12.0
Ontario	5,852	6,058	+ 3.5	14,540	15,691	+ 7.9
Manitoba	405	444	+ 9.6	993	1,163	+17.1
Saskatchewan	445	604	+35.7	1,086	1,560	+43.6
Alberta	1,073	1,254	+16.9	2,734	3,353	+22.6
British Columbia(1)	907	1,237	+36.4	2,427	3,553	+46.4
Canada	15,677	16,882	+ 7.7	38,902	44,291	+13.9
New commercial vehicles						
Atlantic Provinces.	236	328	+39.0	882	1,393	+57.9
Quebec	645	665	+ 3.1	2,856	2,998	+ 5.0
Ontario	674	732	+ 8.6	2,866	2,965	+ 3.5
Manitoba	60	90	+50.0	239	372	+55.6
Saskatchewan	107	139	+29.9	403	448	+11.2
Alberta	321	374	+16.5	1,060	1,283	+21.0
British Columbia(1)	205	237	+15.6	952	1,072	+12.6
Canada	2,248	2,565	+14.1	9,258	10,531	+13.8
Used passenger cars						
Atlantic Provinces.	2,277	2,065	- 9.3	2,149	2,102	- 2.2
Quebec	7,998	8,161	+ 2.0	8,299	9,286	+11.9
Ontario	8,277	7,871	- 4.9	9,146	9,749	+ 6.6
Manitoba	994	1,047	+ 5.3	1,047	1,084	+ 3.5
Saskatchewan	1,253	1,206	- 3.8	1,078	1,154	+ 7.0
Alberta	2,554	2,314	- 9.4	2,699	2,586	- 4.2
British Columbia(1)	2,088	2,141	+ 2.5	2,367	2,613	+10.4
Canada	25,441	24,805	- 2.5	26,785	28,574	+ 6.7
Used commercial vehicles						
Atlantic Provinces.	315	319	+ 1.3	359	441	+22.8
Quebec	676	662	- 2.1	1,050	1,233	+17.4
Ontario	667	627	- 6.0	1,106	1,228	+11.0
Manitoba	97	96	- 1.0	169	166	- 1.8
Saskatchewan	192	217	+13.0	246	290	+17.9
Alberta	504	498	- 1.2	859	931	+ 8.4
British Columbia(1)	374	342	- 8.6	591	621	+ 5.1
Canada	2,825	2,761	- 2.3	4,380	4,910	+12.1

(1) Includes Yukon and Northwest Territories.

TABLE 4. Sales Finance Companies

Date	Wholesale			Average repayment terms on retail paper purchased			
	Paper purchased	Estimated repay- ments	Balances out- standing (end of period)	Passenger cars and commercial vehicles		Other consumer goods	Other comm. & indus- trial goods
				New	Used		
Calendar Years	millions of dollars			months			
1957	1,185	1,165	202	..	..	..	..
1958	1,105	1,116	191	24.1	17.0	20.1	25.1
1959	1,307	1,301	197	25.2	17.6	23.2	26.9
1960	1,354	1,322	229	25.9	17.6	23.3	27.9
1961 - I	305	278	256	25.7	18.1	22.8	30.1
II	368	401	223	26.4	17.8	26.7	26.6
III	201	296	128	27.4	17.7	24.6	31.5
IV	408	352	184	26.6	17.9	23.4	30.8
1962 - I	387	341	230	26.6	19.0	23.9	33.3
II	485	479	236	27.8	19.0	25.2	31.3
III	231	327	140	28.7	19.0	26.0	30.9
IV	450	354	237	27.5	19.1	23.9	30.9
1963 - I	457	394	300	28.0	20.3	23.6	32.6
II	529	558	271	28.7	20.0	25.0	32.8

.. Figures not available.

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CREDIT STATISTICS

July 1963

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balances Outstanding at Month-End		
	July 1962	July 1963	Change %
Sales finance companies:			
Consumer goods	778	853	+ 9.6
Commercial goods	422	461	+ 9.2
Small loan companies:			
Cash loans	603	700	+16.1
Instalment credit	39	45	+15.4
Department stores	356	380	+ 6.7
Furniture, appliance stores	182	185	+ 1.6
Chartered banks:			
Personal loans:			
Fully secured	383	374	- 2.3
Home improvement	68	70	+ 2.9
Other	1,224	1,359	+11.0

September, 1963

6422-501

Prepared in the Merchandising and Services Division

ROGER DUHAMEL, F.R.S.C., Queen's Printer and Controller of Stationery, Ottawa, 1963

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

Year and month	Sales finance companies (retail)		Small loan companies		Depart- ment stores (5)	Furniture, appliance stores
	Consumer goods (1)	Commer- cial goods (2)	Cash loans (3)	Instal- ment credit (4)		
millions of dollars						
End of:						
1 1955	599	192	273	6	226	175
2 6	756	279	343	13	244	189
3 7	780	288	347	15	262	195
4 8	768	257	382	19	282	197
5 9	806	344	446	38	314	202
6 1960	828	393	504	45	368	195
7 1	756	395	559	35	401	195
8 1962 - Apr.	745	393	580	36	366	181
9 - May	758	401	588	37	367	182
10 - June	767	415	596	39	364	183
11 - July	778	422	603	39	356	182
12 - Aug.	786	428	613	40	356	184
13 - Sept.	776	434	617	44	366	186
14 - Oct.	773	432	620	44	372	187
15 - Nov.	772	429	628	44	385	189
16 - Dec.	771	425	644	45	427	194
17 1963 - Jan.	771	423	645	44	411	190
18 - Feb.	766	423	650	44	394	187
19 - Mar.	771	424	658	44	383	184
20 - Apr.	790	431	670	44	385	184
21 - May	816	443	681	45	387	185
22 - June	835	454	689	45	387	186
23 - July	853	461	700	45	380	185

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- 2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- 3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- 4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
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- 6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- 7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

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Chartered banks personal loans			Sub- total (excl. col.2) (7)	Life insurance companies' policy loans	Quebec savings banks' loans	Other retail dealers (ex. dept., furniture and appliance stores)		Oil company credit cards (9)	Credit unions (10)	No
Fully secured (6)	Home improve- ment	Other				Instal- ment (8)	Charge (8)			
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383	68	1,224	3,633	364	19					11
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361	71	1,181	3,631	370	23					15
372	70	1,183 ^r	3,706 ^r	372	27	102	402	49	..	16
357	68	1,181	3,667	373	24					17
352	68	1,187	3,648	374	28					18
352	67	1,206	3,666	375	30	92	385	45	..	19
361	68	1,242	3,744	377	28					20
346	69	1,286	3,815	378	22					21
370	70	1,330	3,912	380	23	94	396	50	..	22
374	70	1,359	3,966	381	25					23

(8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

(9) Amount owing to oil companies, excluding commercial accounts.

(10) Not available quarterly.

.. Figures not available.

r Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

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(millions of dollars)

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	%				%				
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- June	65.7	17.0	82.7	+ 5.6	13.6	23.3	36.9	+12.2	119.6
- July	65.5	16.4	81.9	+ 3.1	12.9	21.7	34.6	+20.1	116.5
- Aug.	56.4	18.1	74.5	+ 7.7	13.2	20.6	33.8	+ 3.4	108.3
- Sept.	41.4	17.1	58.5	+10.2	13.4	21.5	34.9	+ 7.4	93.4
- Oct.	50.6	16.4	67.0	+10.7	11.6	19.7	31.3	+13.4	98.3
- Nov.	49.7	16.5	66.2	+11.1	11.8	16.0	27.8	-10.3	94.0
- Dec.	44.6	17.6	62.2	+21.7	11.0	20.8	31.8	+20.0	94.0
1963 - Jan.	46.9	13.0	59.9	+14.3	10.5	16.1	26.6	+ 2.3	86.5
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- June	72.9	16.4	89.3	+ 8.0	15.4	31.4	46.8	+26.8	136.1
- July	74.9	16.0	90.9	+11.0	14.7	24.3	39.0	+12.7	129.9
	Balances outstanding at month-end								
1962 - Apr.	566.9	178.2	745.1	- 5.0	134.5	258.4	392.9	+ 1.8	1,138.0
- May	578.5	179.8	758.3	- 4.0	137.0	264.2	401.2	+ 0.6	1,159.5
- June	589.4	177.6	767.0	- 3.8	139.4	276.1	415.5	+ 2.7	1,182.5
- July	600.7	177.5	778.2	- 3.7	141.0	281.4	422.4	+ 4.0	1,200.6
- Aug.	606.3	179.4	785.7	- 2.4	144.2	284.2	428.4	+ 5.3	1,214.1
- Sept.	600.3	176.0	776.3	- 2.2	147.1	286.7	433.8	+ 7.2	1,210.1
- Oct.	598.2	174.7	772.9	- 1.1	146.5	285.3	431.8	+ 8.2	1,204.7
- Nov.	595.7	176.5	772.2	+ 0.8	146.7	282.2	428.9	+ 7.4	1,201.1
- Dec.	592.8	178.6	771.4	+ 2.1	146.2	278.7	424.9	+ 7.5	1,196.3
1963 - Jan.	593.5	177.4	770.9	+ 4.1	146.1	276.6	422.7	+ 8.1	1,193.6
- Feb.	592.4	173.7	766.1	+ 4.6	146.0	276.9	422.9	+ 9.2	1,189.0
- Mar.	600.5	170.8	771.3	+ 5.4	146.5	277.2	423.7	+ 9.7	1,195.0
- Apr.	619.9	169.8	789.7	+ 6.0	149.5	282.0	431.5	+ 9.8	1,221.2
- May	644.9	170.7	815.6	+ 7.6	153.9	289.0	442.9	+10.4	1,258.5
- June	664.0	171.3	835.3	+ 8.9	158.1	296.1	454.2	+ 9.3	1,289.5
- July	680.6	172.2	852.8	+ 9.6	161.5	300.0	461.5	+ 9.3	1,314.3

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Repayments during month								
1962 - Apr.	51.8	14.1	65.9	- 5.0	11.8	15.2	27.0	+11.6	92.9
- May	59.5	17.0	76.5	- 0.9	11.5	18.2	29.7	+28.6	106.2
- June	54.8	19.2	74.0	+ 5.0	11.2	11.4	22.6	-16.6	96.6
- July	54.2	16.5	70.7	+ 2.6	11.3	16.4	27.7	+ 2.2	98.4
- Aug.	50.8	16.2	67.0	- 6.8	10.0	17.8	27.8	-13.1	94.8
- Sept.	47.4	20.5	67.9	+ 5.8	10.5	19.0	29.5	-15.5	97.4
- Oct.	52.7	17.7	70.4	- 3.7	12.2	21.1	33.3	+ 0.9	103.7
- Nov.	52.2	14.7	66.9	-10.6	11.6	19.1	30.7	+ 0.3	97.6
- Dec.	47.5	15.5	63.0	+ 2.3	11.5	24.3	35.8	+15.9	98.8
1963 - Jan.	46.2	14.2	60.4	-10.7	10.6	18.2	28.8	- 4.0	89.2
- Feb.	47.3	14.8	62.1	- 0.6	10.4	15.6	26.0	- 4.4	88.1
- Mar.	49.9	14.5	64.4	- 5.2	10.9	17.8	28.7	- 3.7	93.1
- Apr.	55.9	15.5	71.4	+ 8.3	10.9	17.4	28.3	+ 4.8	99.7
- May	52.7	15.6	68.3	-10.7	12.3	17.7	30.0	+ 1.0	98.3
- June	53.8	15.8	69.6	- 5.9	11.2	24.3	35.5	+57.1	105.1
- July	58.3	15.1	73.4	+ 3.8	11.3	20.4	31.7	+14.4	105.1

- (1) Passenger car financing includes cars sold for commercial as well as personal use
 (2) Covers such lines as furniture, appliances, jewellery etc.
 (3) Percentage change from same month previous year.
 (4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

Note: Repayments are estimated by adding balances outstanding at end of previous month to the paper purchased during the month and subtracting balances owing at end of current month.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

Province	Units			Amount of financing		
	July 1962	July 1963	Change prev. yr.	July 1962	July 1963	Change prev. yr.
	number		%	\$'000		%
New passenger cars						
Atlantic Provinces.	1,203	1,162	- 3.4	2,787	2,953	+ 6.0
Quebec	5,842	5,789	- 0.9	14,340	15,384	+ 7.3
Ontario	5,611	6,033	+ 7.5	13,769	15,895	+15.4
Manitoba	450	497	+10.4	1,061	1,317	+24.1
Saskatchewan	434	688	+58.5	1,040	1,734	+66.7
Alberta	1,124	1,237	+10.1	2,861	3,316	+15.9
British Columbia(1)	994	1,431	+44.0	2,594	4,147	+59.9
Canada	15,658	16,837	+ 7.5	38,452	44,746	+16.4
New commercial vehicles						
Atlantic Provinces.	229	284	+24.0	805	1,135	+41.0
Quebec	679	625	- 8.0	3,324	2,883	-13.3
Ontario	570	719	+26.1	2,126	3,047	+43.3
Manitoba	65	85	+30.8	240	445	+85.4
Saskatchewan	96	161	+67.7	316	496	+57.0
Alberta	271	372	+37.3	882	1,267	+43.7
British Columbia(1)	185	276	+49.2	826	1,075	+30.1
Canada	2,095	2,522	+20.4	8,519	10,348	+21.5
Used passenger cars						
Atlantic Provinces.	2,054	2,021	- 1.6	2,030	2,115	+ 4.2
Quebec	8,084	8,457	+ 4.6	8,327	9,722	+16.8
Ontario	8,332	8,226	- 1.3	9,280	10,316	+11.2
Manitoba	1,149	988	-14.0	1,176	1,063	- 9.6
Saskatchewan	1,240	1,324	+ 6.8	1,100	1,327	+20.6
Alberta	2,429	2,395	- 1.4	2,584	2,561	- 0.9
British Columbia(1)	2,383	2,442	+ 2.5	2,588	3,049	+17.8
Canada	25,671	25,853	+ 0.7	27,085	30,153	+11.3
Used commercial vehicles						
Atlantic Provinces.	317	342	+ 7.9	342	461	+34.8
Quebec	726	611	-15.8	1,277	1,149	-10.0
Ontario	657	575	-12.5	1,031	994	- 3.6
Manitoba	109	105	- 3.7	228	182	-20.2
Saskatchewan	173	222	+28.3	203	312	+53.7
Alberta	439	509	+15.9	706	782	+10.8
British Columbia(1)	372	331	-11.0	624	513	-17.8
Canada	2,793	2,695	- 3.5	4,411	4,393	- 0.4

) Includes Yukon and Northwest Territories.

TABLE 4. Sales Finance Companies

Date	Wholesale			Average repayment terms on retail paper purchased			
	Paper Purchased	Estimated Repay- ments	Balances out- standing (end of period)	Passenger cars and commercial vehicles		Other consumer goods	Other comm. & indus- trial goods
				New	Used		
Calendar Years	millions of dollars			months			
1957	1,185	1,165	202	..	..	..	..
1958	1,105	1,116	191	24.1	17.0	20.1	25.1
1959	1,307	1,301	197	25.2	17.6	23.2	26.9
1960	1,354	1,322	229	25.9	17.6	23.3	27.9
1961 - I	305	278	256	25.7	18.1	22.8	30.1
II	368	401	223	26.4	17.8	26.7	26.6
III	201	296	128	27.4	17.7	24.6	31.5
IV	408	352	184	26.6	17.9	23.4	30.8
1962 - I	387	341	230	26.6	19.0	23.9	33.3
II	485	479	236	27.8	19.0	25.2	31.3
III	231	327	140	28.7	19.0	26.0	30.9
IV	450	354	237	27.5	19.1	23.9	30.9
1963 - I	457	394	300	28.0	20.3	23.6	32.6
II	529	558	271	28.7	20.0	25.0	32.8

.. Figures not available.

TABLE 5. Accounts Receivable - Retail Dealers
Percentage Change - June 30, 1963 Over June 30, 1962

Trade	Instalment receivables	Charge account receivables	Total receivables
Total, all trades .....	..	..	+ 4.2
Department stores .....	..	..	+ 6.3
Motor vehicle dealers	+ 2.2	+ 5.5	+ 4.9
Men's clothing stores	+12.9	+ 5.7	+ 8.3
Family clothing stores	- 1.6	+ 3.2	+ 0.5
Women's clothing stores	+ 6.9	+ 1.0	+ 2.3
Hardware stores	+ 9.0	+ 5.8	+ 6.6
Furniture, appliance and radio stores ..	+ 0.8	+ 7.3	+ 1.7
Jewellery stores	- 1.7	+ 1.9	- 0.6
Grocery and combination (independent) stores .....	..	..	- 0.6
General stores .....	..	..	+ 5.8
Fuel dealers	+19.2	+11.1	+11.6
Garages and filling stations .....	..	..	+ 2.0

.. Figures not available.

TABLE 6. Accounts Receivable - by Kind of Business
(dollar estimates in millions)

Date	Instalment	Charge	Total	Instalment	Charge	Total
Total, all trades			Motor vehicle dealers			
1961 - June 30 ...	..	..	980.3	18.3	86.0	104.3
Sept. 30 ..	..	..	993.5	17.7	83.7	101.4
Dec. 31 ...	..	..	1,088.2	17.3	82.5	99.8
1962 - March 31 ..	..	..	998.6	16.8	86.1	102.9
June 30 ...	..	..	1,019.9	18.5	91.4	109.9
Sept. 30 ..	..	..	1,018.9	17.5	85.9	103.4
Dec. 31 ...	..	..	1,125.1	17.7	86.3	104.0
1963 - March 31 ..	..	..	1,044.4	17.6	89.5	107.1
June 30 ...	..	..	1,062.9	18.9	96.4	115.3
Men's clothing stores			Family clothing stores			
1961 - June 30 ...	5.4	9.9	15.3	11.2	9.4	20.6
Sept. 30 ..	5.2	9.3	14.5	11.0	9.3	20.3
Dec. 31 ...	6.5	11.8	18.3	13.6	11.1	24.7
1962 - March 31 ..	5.9	10.2	16.1	11.8	9.0	20.8
June 30 ...	6.2	10.6	16.8	12.2	9.3	21.5
Sept. 30 ..	6.2	10.1	16.3	11.8	9.3	21.1
Dec. 31 ...	8.0	12.8	20.8	14.2	11.1	25.3
1963 - March 31 ..	6.8	10.7	17.5	12.1	9.0	21.1
June 30 ...	7.0	11.2	18.2	12.0	9.6	21.6
Women's clothing stores			Hardware stores			
1961 - June 30 ...	2.7	9.8	12.5	9.5	27.3	36.8
Sept. 30 ..	2.7	10.6	13.3	9.7	28.2	37.9
Dec. 31 ...	3.3	11.8	15.1	10.1	27.0	37.1
1962 - March 31 ..	2.8	10.4	13.2	9.7	24.0	33.7
June 30 ...	2.9	10.2	13.1	10.0	27.6	37.6
Sept. 30 ..	2.9	10.6	13.5	10.8	27.6	38.4
Dec. 31 ...	3.6	12.4	16.0	11.0	28.0	39.0
1963 - March 31 ..	3.0	10.7	13.7	10.3	24.0	34.3
June 30 ...	3.1	10.3	13.4	10.9	29.2	40.1
Furniture, appliance and radio stores			Jewellery stores			
1961 - June 30 ...	159.4	22.7	182.1	12.4	5.4	17.8
Sept. 30 ..	163.9	25.1	189.0	12.0	5.1	17.1
Dec. 31 ...	168.4	26.5	194.9	15.2	7.9	23.1
1962 - March 31 ..	157.6	23.2	180.8	12.5	5.1	17.6
June 30 ...	158.4	24.5	182.9	11.7	5.4	17.1
Sept. 30 ..	160.0	25.5	185.5	11.3	5.3	16.6
Dec. 31 ...	167.0	27.2	194.2	14.7	8.4	23.1
1963 - March 31 ..	159.3	24.8	184.1	12.3	5.7	18.0
June 30 ...	159.7	26.3	186.0	11.5	5.5	17.0

Figures not available.

TABLE 6. Accounts Receivable - by Kind of Business - Concluded
(dollar estimates in millions)

Date	Instalment	Charge	Total	Instalment	Charge	Total
			Fuel dealers	Department stores		
1961 - June 30	2.3	37.1	39.4	..	..	336.1
Sept. 30 ...	2.5	32.9	35.4	..	..	339.4
Dec. 31	2.8	49.4	52.2	..	..	400.7
1962 - March 31 ...	2.8	57.9	60.7	..	..	358.8
June 30	2.6	39.6	42.2	..	..	364.5
Sept. 30 ...	2.8	35.7	38.5	..	..	365.8
Dec. 31	3.1	53.3	56.4	..	..	426.9
1963 - March 31 ...	3.2	63.8	67.0	..	..	383.1
June 30	3.1	44.0	47.1	..	..	387.3
			Grocery and combination stores (independent)	General stores		
1961 - June 30 .....	..	..	35.8	..	..	32.7
Sept. 30 ...	..	..	34.9	..	..	33.6
Dec. 31 .....	..	..	36.7	..	..	33.3
1962 - March 31 ...	..	..	33.7	..	..	31.0
June 30 .....	..	..	34.3	..	..	34.3
Sept. 30 ...	..	..	33.1	..	..	34.9
Dec. 31 .....	..	..	35.5	..	..	34.9
1963 - March 31 ...	..	..	33.2	..	..	32.4
June 30 .....	..	..	34.1	..	..	36.3
			Garages and filling stations	All other trades		
1961 - June 30 .....	..	..	30.6	30.3	86.0	116.3
Sept. 30 ...	..	..	29.8	33.5	93.4	126.9
Dec. 31 .....	..	..	27.7	32.2	92.4	124.6
1962 - March 31 ...	..	..	26.7	28.6	74.0	102.6
June 30 .....	..	..	30.3	28.6	86.8	115.4
Sept. 30 ...	..	..	31.5	30.1	90.2	120.3
Dec. 31 .....	..	..	29.4	29.5	90.1	119.6
1963 - March 31 ...	..	..	29.6	27.0	76.3	103.3
June 30 .....	..	..	30.9	27.7	87.9	115.6

.. Figures not available.

CATALOGUE No.

61-004

MONTHLY

CANADA STATISTICS (DOMINION) BUREAU OF STATISTICS

OTTAWA - CANADA

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CREDIT STATISTICS

August 1963

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balances Outstanding at Month-End		
	August 1962	August 1963	Change
			%
Sales finance companies:			
Consumer goods	786	856	+ 8.9
Commercial goods	428	459	+ 7.2
Small loan companies:			
Cash loans	613	705	+15.0
Instalment credit	40	46	+15.0
Department stores	356	381	+ 7.0
Furniture, appliance stores	184	186	+ 1.1
Chartered banks:			
Personal loans:			
Fully secured	374	373	- 0.3
Home improvement	69	72	+ 4.3
Other	1,223	1,381	+12.9

October, 1963

6422-501

Prepared in the Merchandising and Services Division

ROGER DUHAMEL, F.R.S.C., Queen's Printer and Controller of Stationery, Ottawa, 1963

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

No.	Year and month	Sales finance companies (retail)		Small loan companies		Department stores (5)	Furniture, appliance stores
		Consumer goods (1)	Commercial goods (2)	Cash loans (3)	Instalment credit (4)		
		millions of dollars					
1	End of: 1955	599	192	273	6	226	175
2	6	756	279	343	13	244	189
3	1956 7	780	288	347	15	262	195
4	8	768	257	382	19	282	197
5	9	806	344	446	38	314	202
6	1960	828	393	504	45	368	195
7	1	756	395	559	35	401	195
8	1962 - May	758	401	588	37	367	182
9	- June	767	415	596	39	364	183
10	- July	778	422	603	39	356	182
11	- Aug.	786	428	613	40	356	184
12	- Sept.	776	434	617	44	366	186
13	- Oct.	773	432	620	44	372	187
14	- Nov.	772	429	628	44	385	189
15	- Dec.	771	425	644	45	427	194
16	1963 - Jan.	771	423	645	44	411	190
17	- Feb.	766	423	650	44	394	187
18	- Mar.	771	424	658	44	383	184
19	- Apr.	790	431	670	44	385	184
20	- May	816	443	681	45	387	185
21	- June	835	454	689	45	387	186
22	- July	853	461	700	45	380	185
23	- Aug.	856	459	705	46	381	186

- (1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

Chartered banks personal loans			Sub- total (excl. col.2) (7)	Life insurance companies' policy loans	Quebec savings banks' loans	Other retail dealers (ex. dept., furniture and appliance stores)		Oil company credit cards (9)	Credit unions (10)	No.
Fully secured (6)	Home improve- ment	Other				Instal- ment (8)	Charge (8)			
millions of dollars										
339	24	441	2,083	250	8	81	340	20	174	1
313	38	435	2,331	270	11	85	354	26	226	2
257	48	420	2,324	295	13	100	343	32	258	3
287	58	553	2,546	305	12	96	362	35	320	4
282	60	719	2,867	323	13	101	376	40	397	5
286	56	857	3,139	344	14	97	378	43	433	6
336	66	1,030	3,378	358	17	102	390	47	516	7
373	67	1,167	3,539	363	20					8
380	69	1,216	3,614	364	20	93	380	48	..	9
383	68	1,224	3,633	364	19					10
374	69	1,223	3,645	366	21					11
366	71	1,201	3,627	368	22	93	374	57	..	12
360	70	1,196	3,622	369	22					13
361	71	1,181	3,631	370	23					14
372	70	1,183	3,706	372	27	102	402	49	575	15
357	68	1,181	3,667	373	24					16
352	68	1,187	3,648	374	28					17
352	67	1,206	3,666	375	30	92	385	45	..	18
361	68	1,242	3,744	377	28					19
346	69	1,286	3,815	378	22					20
370	70	1,330	3,912	380	23	94	396	50	..	21
374	70	1,359	3,966	381	25					22
373	72	1,381	4,000	382	24					23

(8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

(9) Amount owing to oil companies, excluding commercial accounts.

(10) Not available quarterly.

.. Figures not available.

r Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

TABLE 2. Sales Finance Companies - Retail Instalment Financing

(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Value of contracts financed during month								
1962 - May	71.1	18.6	89.7	+ 9.1	14.0	24.0	38.0	+ 6.1	127.7
- June	65.7	17.0	82.7	+ 5.6	13.6	23.3	36.9	+12.2	119.6
- July	65.5	16.4	81.9	+ 3.1	12.9	21.7	34.6	+20.1	116.5
- Aug.	56.4	18.1	74.5	+ 7.7	13.2	20.6	33.8	+ 3.4	108.3
- Sept.	41.4	17.1	58.5	+10.2	13.4	21.5	34.9	+ 7.4	93.4
- Oct.	50.6	16.4	67.0	+10.7	11.6	19.7	31.3	+13.4	98.3
- Nov.	49.7	16.5	66.2	+11.1	11.8	16.0	27.8	-10.3	94.0
- Dec.	44.6	17.6	62.2	+21.7	11.0	20.8	31.8	+20.0	94.0
1963 - Jan.	46.9	13.0	59.9	+14.3	10.5	16.1	26.6	+ 2.3	86.5
- Feb.	46.2	11.1	57.3	+ 5.7	10.3	15.9	26.2	+12.0	83.5
- Mar.	58.0	11.6	69.6	+ 3.0	11.4	18.1	29.5	+ 2.8	99.1
- Apr.	75.3	14.5	89.8	+13.7	13.9	22.2	36.1	+ 7.1	125.9
- May	77.7	16.5	94.2	+ 5.0	16.7	24.7	41.4	+ 8.9	135.6
- June	72.9	16.4	89.3	+ 8.0	15.4	24.6r	40.0r	+ 8.4r	129.3r
- July	74.9	16.0	90.9	+11.0	14.7	24.1r	38.8r	+12.1r	129.7r
- Aug.	57.0	14.3	71.3	- 4.3	14.2	21.3	35.5	+ 5.0	106.8
	Balances outstanding at month-end								
1962 - May	578.5	179.8	758.3	- 4.0	137.0	264.2	401.2	+ 0.6	1,159.5
- June	589.4	177.6	767.0	- 3.8	139.4	276.1	415.5	+ 2.7	1,182.5
- July	600.7	177.5	778.2	- 3.7	141.0	281.4	422.4	+ 4.0	1,200.6
- Aug.	606.3	179.4	785.7	- 2.4	144.2	284.2	428.4	+ 5.3	1,214.1
- Sept.	600.3	176.0	776.3	- 2.2	147.1	286.7	433.8	+ 7.2	1,210.1
- Oct.	598.2	174.7	772.9	- 1.1	146.5	285.3	431.8	+ 8.2	1,204.7
- Nov.	595.7	176.5	772.2	+ 0.8	146.7	282.2	428.9	+ 7.4	1,201.1
- Dec.	592.8	178.6	771.4	+ 2.1	146.2	278.7	424.9	+ 7.5	1,196.3
1963 - Jan.	593.5	177.4	770.9	+ 4.1	146.1	276.6	422.7	+ 8.1	1,193.6
- Feb.	592.4	173.7	766.1	+ 4.6	146.0	276.9	422.9	+ 9.2	1,189.0
- Mar.	600.5	170.8	771.3	+ 5.4	146.5	277.2	423.7	+ 9.7	1,195.0
- Apr.	619.9	169.8	789.7	+ 6.0	149.5	282.0	431.5	+ 9.8	1,221.2
- May	644.9	170.7	815.6	+ 7.6	153.9	289.0	442.9	+10.4	1,258.5
- June	664.0	171.3	835.3	+ 8.9	158.1	296.1	454.2	+ 9.3	1,289.5
- July	680.6	172.2	852.8	+ 9.6	161.5	300.0	461.5	+ 9.3	1,314.3
- Aug.	683.9	172.3	856.2	+ 9.0	164.6	294.2	458.8	+ 7.1	1,315.0

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
			%				%		
	Repayments during month								
1962 - May	59.5	17.0	76.5	- 0.9	11.5	18.2	29.7	+28.6	106.2
- June	54.8	19.2	74.0	+ 5.0	11.2	11.4	22.6	-16.6	96.6
- July	54.2	16.5	70.7	+ 2.6	11.3	16.4	27.7	+ 2.2	98.4
- Aug.	50.8	16.2	67.0	- 6.8	10.0	17.8	27.8	-13.1	94.8
- Sept.	47.4	20.5	67.9	+ 5.8	10.5	19.0	29.5	-15.5	97.4
- Oct.	52.7	17.7	70.4	- 3.7	12.2	21.1	33.3	+ 0.9	103.7
- Nov.	52.2	14.7	66.9	-10.6	11.6	19.1	30.7	+ 0.3	97.6
- Dec.	47.5	15.5	63.0	+ 2.3	11.5	24.3	35.8	+15.9	98.8
1963 - Jan.	46.2	14.2	60.4	-10.7	10.6	18.2	28.8	- 4.0	89.2
- Feb.	47.3	14.8	62.1	- 0.6	10.4	15.6	26.0	- 4.4	88.1
- Mar.	49.9	14.5	64.4	- 5.2	10.9	17.8	28.7	- 3.7	93.1
- Apr.	55.9	15.5	71.4	+ 8.3	10.9	17.4	28.3	+ 4.8	99.7
- May	52.7	15.6	68.3	-10.7	12.3	17.7	30.0	+ 1.0	98.3
- June	53.8	15.8	69.6	- 5.9	11.2	17.5 ^r	28.7 ^r	+27.0 ^r	98.3 ^r
- July	58.3	15.1	73.4	+ 3.8	11.3	20.2 ^r	31.5 ^r	+13.7 ^r	104.9 ^r
- Aug.	53.7	14.2	67.9	+ 1.3	11.1	27.1	38.2	+37.4	106.1

(1) Passenger car financing includes cars sold for commercial as well as personal use.

(2) Covers such lines as furniture, appliances, jewellery etc.

(3) Percentage change from same month previous year.

(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

Note: Repayments are estimated by adding balances outstanding at end of previous month to the paper purchased during the month and subtracting balances owing at end of current month.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

Province	Units			Amount of financing		
	August 1962	August 1963	Change prev. yr.	August 1962	August 1963	Change prev. yr.
	number		%	\$'000		%
	New passenger cars					
Atlantic Provinces.	1,071	971	- 9.3	2,457	2,412	- 1.8
Quebec	4,260	4,205	- 1.3	10,605	11,183	+ 5.5
Ontario	4,579	3,992	-12.8	11,458	10,524	- 8.2
Manitoba	356	444	+24.7	910	1,150	+26.4
Saskatchewan	369	494	+33.9	864	1,277	+47.8
Alberta	987	1,055	+ 6.9	2,540	2,814	+10.8
British Columbia(1)	940	1,141	+21.4	2,415	3,363	+39.3
Canada	12,562	12,302	- 2.1	31,249	32,723	+ 4.7
	New commercial vehicles					
Atlantic Provinces.	223	213	- 4.5	738	895	+21.3
Quebec	629	658	+ 4.6	3,400	3,501	+ 3.0
Ontario	577	533	- 7.6	2,228	2,130	- 4.4
Manitoba	65	94	+44.6	305	397	+30.2
Saskatchewan	102	164	+60.8	325	556	+71.1
Alberta	300	350	+16.7	1,010	1,170	+15.8
British Columbia(1)	188	233	+23.9	672	827	+23.1
Canada	2,084	2,245	+ 7.7	8,678	9,476	+ 9.2
	Used passenger cars					
Atlantic Provinces.	2,078	1,861	-10.4	2,039	1,915	- 6.1
Quebec	7,395	6,775	- 8.4	7,467	7,575	+ 1.4
Ontario	7,579	6,554	-13.5	8,606	7,912	- 8.1
Manitoba	944	923	- 2.2	976	961	- 1.5
Saskatchewan	1,072	1,007	- 6.1	943	977	+ 3.6
Alberta	2,480	2,221	-10.4	2,667	2,441	- 8.5
British Columbia(1)	2,278	2,156	- 5.4	2,478	2,466	- 0.5
Canada	23,826	21,497	- 9.8	25,176	24,247	- 3.7
	Used commercial vehicles					
Atlantic Provinces.	312	305	- 2.2	344	405	+17.7
Quebec	741	582	-21.5	1,231	1,273	+ 3.4
Ontario	645	601	- 6.8	1,191	1,215	+ 2.0
Manitoba	128	125	- 2.3	249	190	-23.7
Saskatchewan	241	268	+11.2	270	398	+47.4
Alberta	552	526	- 4.7	756	774	+ 2.4
British Columbia(1)	346	328	- 5.2	475	443	- 6.7
Canada	2,965	2,735	- 7.8	4,516	4,698	+ 4.0

(1) Includes Yukon and Northwest Territories.

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(OTTAWA - CANADA)

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CREDIT STATISTICS (Selected holders)
September 1963

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balances Outstanding at Month-End		
	September 1962	September 1963	Change
			%
Sales finance companies:			
Consumer goods	776	847	+ 9.1
Commercial goods	434	462	+ 6.5
Small loan companies:			
Cash loans	617	706	+14.4
Instalment credit	44	46	+ 4.5
Department stores	366	394	+ 7.7
Furniture, appliance stores	186	188	+ 1.1
Chartered banks:			
Personal loans:			
Fully secured	366	379	+ 3.6
Home improvement	71	72	+ 1.4
Other	1,201	1,380	+14.9

December, 1963

6422-501

Prepared in the Merchandising and Services Division

ROGER DUHAMEL, F.R.S.C., Queen's Printer and Controller of Stationery, Ottawa, 1963

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

No.	Year and month	Sales finance companies (retail)		Small loan companies		Department stores (5)	Furniture, appliance stores
		Consumer goods (1)	Commercial goods (2)	Cash loans (3)	Installment credit (4)		
		millions of dollars					
1	End of:						
2	1955	599	192	273	6	226	175
3	6	756	279	343	13	244	189
4	7	780	288	347	15	262	195
5	8	768	257	382	19	282	197
6	9	806	344	446	38	314	202
7	1960	828	393	504	45	368	195
8	1	756	395	559	35	401	195
9	1962 - June	767	415	596	39	364	183
10	- July	778	422	603	39	356	182
11	- Aug.	786	428	613	40	356	184
12	- Sept.	776	434	617	44	366	186
13	- Oct.	773	432	620	44	372	187
14	- Nov.	772	429	628	44	385	189
15	- Dec.	771	425	644	45	427	194
16	1963 - Jan.	771	423	645	44	411	190
17	- Feb.	766	423	650	44	394	187
18	- Mar.	771	424	658	44	383	184
19	- Apr.	790	431	670	44	385	184
20	- May	816	443	681	45	387	185
21	- June	835	454	689	45	387	186
22	- July	853	461	700	45	380	185
23	- Aug.	856	459	705	46	381	186
24	- Sept.	847	462	706	46	394	188

- (1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

Chartered banks personal loans			Sub- total (excl. col.2) (7)	Life insurance companies' policy loans	Quebec savings banks' loans	Other retail dealers (ex. dept., furniture and appliance stores)		Oil company credit cards (9)	Credit unions (10)	N
Fully secured (6)	Home improve- ment	Other				Instal- ment (8)	Charge (8)			
millions of dollars										
339	24	441	2,083	250	8	81	340	20	174	
313	38	435	2,331	270	11	85	354	26	226	
257	48	420	2,324	295	13	100	343	32	258	
287	58	553	2,546	305	12	96	362	35	320	
282	60	719	2,867	323	13	101	376	40	397	
286	56	857	3,139	344	14	97	378	43	433	
336	66	1,030	3,378	358	17	102	390	47	516	
380	69	1,216	3,614	364	20	93	380	48	..	
383	68	1,224	3,633	364	19					
374	69	1,223	3,645	366	21					1
366	71	1,201	3,627	368	22	93	374	57	..	1
360	70	1,196	3,622	369	22					1
361	71	1,181	3,631	370	23					1
372	70	1,183	3,706	372	27	102	402	49	575	1
357	68	1,181	3,667	373	24					1
352	68	1,187	3,648	374	28					1
352	67	1,206	3,666	375	30	92	385	45	..	1
361	68	1,242	3,744	377	28					1
346	69	1,286	3,815	378	22					1
370	70	1,330	3,912	380	23	94	396	50	..	2
376 ^r	70	1,354 ^r	3,963 ^r	381	25					2
377 ^r	72	1,371 ^r	3,994 ^r	382	24					2
379	72	1,380	4,012	384	24			60	..	2

(8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

(9) Amount owing to oil companies, excluding commercial accounts.

(10) Not available quarterly.

.. Figures not available.

^r Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

TABLE 2. Sales Finance Companies - Retail Instalment Financing

(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Value of contracts financed during month								
1962 - June	65.7	17.0	82.7	+ 5.6	13.6	23.3	36.9	+12.2	119.6
- July	65.5	16.4	81.9	+ 3.1	12.9	21.7	34.6	+20.1	116.5
- Aug.	56.4	18.1	74.5	+ 7.7	13.2	20.6	33.8	+ 3.4	108.3
- Sept.	41.4	17.1	58.5	+10.2	13.4	21.5	34.9	+ 7.4	93.4
- Oct.	50.6	16.4	67.0	+10.7	11.6	19.7	31.3	+13.4	98.3
- Nov.	49.7	16.5	66.2	+11.1	11.8	16.0	27.8	-10.3	94.0
- Dec.	44.6	17.6	62.2	+21.7	11.0	20.8	31.8	+20.0	94.0
1963 - Jan.	46.9	13.0	59.9	+14.3	10.5	16.1	26.6	+ 2.3	86.5
- Feb.	46.2	11.1	57.3	+ 5.7	10.3	15.9	26.2	+12.0	83.5
- Mar.	58.0	11.6	69.6	+ 3.0	11.4	18.1	29.5	+ 2.8	99.1
- Apr.	75.3	14.5	89.8	+13.7	13.9	22.2	36.1	+ 7.1	125.9
- May	77.7	16.5	94.2	+ 5.0	16.7	24.7	41.4	+ 8.9	135.6
- June	72.9	16.4	89.3	+ 8.0	15.4	24.6	40.0	+ 8.4	129.3
- July	74.9	16.0	90.9	+11.0	14.7	24.1	38.8	+12.1	129.7
- Aug.	57.0	14.3	71.3	- 4.3	14.2	21.3	35.5	+ 5.0	106.8
- Sept.	45.4	15.2	60.6	+ 3.6	13.2	19.7	32.9	- 5.7	93.5
	Balances outstanding at month-end								
1962 - June	589.4	177.6	767.0	- 3.8	139.4	276.1	415.5	+ 2.7	1,182.5
- July	600.7	177.5	778.2	- 3.7	141.0	281.4	422.4	+ 4.0	1,200.6
- Aug.	606.3	179.4	785.7	- 2.4	144.2	284.2	428.4	+ 5.3	1,214.1
- Sept.	600.3	176.0	776.3	- 2.2	147.1	286.7	433.8	+ 7.2	1,210.1
- Oct.	598.2	174.7	772.9	- 1.1	146.5	285.3	431.8	+ 8.2	1,204.7
- Nov.	595.7	176.5	772.2	+ 0.8	146.7	282.2	428.9	+ 7.4	1,201.1
- Dec.	592.8	178.6	771.4	+ 2.1	146.2	278.7	424.9	+ 7.5	1,196.3
1963 - Jan.	593.5	177.4	770.9	+ 4.1	146.1	276.6	422.7	+ 8.1	1,193.6
- Feb.	592.4	173.7	766.1	+ 4.6	146.0	276.9	422.9	+ 9.2	1,189.0
- Mar.	600.5	170.8	771.3	+ 5.4	146.5	277.2	423.7	+ 9.7	1,195.0
- Apr.	619.9	169.8	789.7	+ 6.0	149.5	282.0	431.5	+ 9.8	1,221.2
- May	644.9	170.7	815.6	+ 7.6	153.9	289.0	442.9	+10.4	1,258.5
- June	664.0	171.3	835.3	+ 8.9	158.1	296.1	454.2	+ 9.3	1,289.5
- July	680.6	172.2	852.8	+ 9.6	161.5	300.0	461.5	+ 9.3	1,314.3
- Aug.	683.9	172.3	856.2	+ 9.0	164.6	294.2	458.8	+ 7.1	1,315.0
- Sept.	674.9	172.1	847.0	+ 9.1	166.0	295.7	461.7	+ 6.4	1,308.7

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Repayments during month								
1962 - June	54.8	19.2	74.0	+ 5.0	11.2	11.4	22.6	-16.6	96.6
- July	54.2	16.5	70.7	+ 2.6	11.3	16.4	27.7	+ 2.2	98.4
- Aug.	50.8	16.2	67.0	- 6.8	10.0	17.8	27.8	-13.1	94.8
- Sept.	47.4	20.5	67.9	+ 5.8	10.5	19.0	29.5	-15.5	97.4
- Oct.	52.7	17.7	70.4	- 3.7	12.2	21.1	33.3	+ 0.9	103.7
- Nov.	52.2	14.7	66.9	-10.6	11.6	19.1	30.7	+ 0.3	97.6
- Dec.	47.5	15.5	63.0	+ 2.3	11.5	24.3	35.8	+15.9	98.8
1963 - Jan.	46.2	14.2	60.4	-10.7	10.6	18.2	28.8	- 4.0	89.2
- Feb.	47.3	14.8	62.1	- 0.6	10.4	15.6	26.0	- 4.4	88.1
- Mar.	49.9	14.5	64.4	- 5.2	10.9	17.8	28.7	- 3.7	93.1
- Apr.	55.9	15.5	71.4	+ 8.3	10.9	17.4	28.3	+ 4.8	99.7
- May	52.7	15.6	68.3	-10.7	12.3	17.7	30.0	+ 1.0	98.3
- June	53.8	15.8	69.6	- 5.9	11.2	17.5	28.7	+27.0	98.3
- July	58.3	15.1	73.4	+ 3.8	11.3	20.2	31.5	+13.7	104.9
- Aug.	53.7	14.2	67.9	+ 1.3	11.1	27.1	38.2	+37.4	106.1
- Sept.	54.4	15.4	69.8	+ 2.8	11.8	18.2	30.0	+ 1.7	99.8

- (1) Passenger car financing includes cars sold for commercial as well as personal use.
 (2) Covers such lines as furniture, appliances, jewellery etc.
 (3) Percentage change from same month previous year.
 (4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

Note: Repayments are estimated by adding balances outstanding at end of previous month to the paper purchased during the month and subtracting balances owing at end of current month.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

Province	Units			Amount of financing		
	September 1962	September 1963	Change prev. yr.	September 1962	September 1963	Change prev. yr.
	number		%	\$'000		%
New passenger cars						
Atlantic Provinces.	812	854	+ 5.2	1,878	2,077	+10.6
Quebec	3,090	3,271	+ 5.9	7,644	8,630	+12.9
Ontario	3,235	3,494	+ 8.0	7,659	8,642	+12.8
Manitoba	263	324	+23.2	627	854	+36.2
Saskatchewan	330	487	+47.6	767	1,252	+63.2
Alberta	740	800	+ 8.1	1,807	2,109	+16.7
British Columbia(1)	722	775	+ 7.3	1,801	2,180	+21.0
Canada	9,192	10,005	+ 8.8	22,183	25,744	+16.1
New commercial vehicles						
Atlantic Provinces.	230	188	-18.3	836	682	-18.4
Quebec	676	592	-12.4	4,304	3,902	- 9.3
Ontario	486	517	+ 6.4	2,067	2,028	- 1.9
Manitoba	70	80	+14.3	240	340	+41.7
Saskatchewan	103	149	+44.7	319	512	+60.5
Alberta	234	290	+23.9	820	1,064	+29.8
British Columbia(1)	153	160	+ 4.6	640	559	-12.7
Canada	1,952	1,976	+ 1.2	9,226	9,087	- 1.5
Used passenger cars						
Atlantic Provinces.	1,703	1,640	- 3.7	1,584	1,670	+ 5.4
Quebec	5,919	5,525	- 6.7	5,848	6,112	+ 4.5
Ontario	5,777	5,167	-10.6	6,431	6,086	- 5.4
Manitoba	762	786	+ 3.1	765	826	+ 8.0
Saskatchewan	859	1,074	+25.0	777	1,077	+38.6
Alberta	1,815	1,828	+ 0.7	1,901	1,866	- 1.8
British Columbia(1)	1,753	1,722	- 1.8	1,917	1,971	+ 2.8
Canada	18,588	17,742	- 4.6	19,223	19,608	+ 2.0
Used commercial vehicles						
Atlantic Provinces.	283	294	+ 3.9	319	351	+10.0
Quebec	707	629	-11.0	1,228	1,139	- 7.2
Ontario	543	522	- 3.9	985	958	- 2.7
Manitoba	121	120	- 0.8	144	190	+31.9
Saskatchewan	219	223	+ 1.8	245	271	+10.6
Alberta	467	495	+ 6.0	778	787	+ 1.2
British Columbia(1)	355	269	-24.2	502	442	-12.0
Canada	2,695	2,552	- 5.3	4,201	4,138	- 1.5

(1) Includes Yukon and Northwest Territories.

TABLE 4. Sales Finance Companies

Date	Wholesale			Average repayment terms on retail paper purchased			
	Paper purchased	Estimated repay- ments	Balances out- standing (end of period)	Passenger cars and commercial vehicles		Other consumer goods	Other comm. & indus- trial goods
				New	Used		
Calendar Years	millions of dollars			months			
1957	1,185	1,165	202	..	..	..	..
1958	1,105	1,116	191	24.1	17.0	20.1	25.1
1959	1,307	1,301	197	25.2	17.6	23.2	26.9
1960	1,354	1,322	229	25.9	17.6	23.3	27.9
1961 - II	368	401	223	26.4	17.8	26.7	26.6
III	201	296	128	27.4	17.7	24.6	31.5
IV	408	352	184	26.6	17.9	23.4	30.8
1962 - I	387	341	230	26.6	19.0	23.9	33.3
II	485	479	236	27.8	19.0	25.2	31.3
III	231	327	140	28.7	19.0	26.0	30.9
IV	450	354	237	27.5	19.1	23.9	30.9
1963 - I	457	394	300	28.0	20.3	23.6	32.6
II	529	558	271	28.7	20.0	25.0	33.2 ^r
III	257	363	165	29.9	20.2	25.8	31.4

.. Figures not available.

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(Final 1962 and Revised 1963 Data for Sales Finance and Small Loan Companies)

October 1963

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balances Outstanding at Month-End		
	October 1962	October 1963	Change
			%
Sales finance companies:			
Consumer goods	798	875	+ 9.6
Commercial goods	444	483	+ 8.8
Small loan companies:			
Cash loans	635	730	+15.0
Instalment credit	49	55	+12.2
Department stores	372	397	+ 6.7
Furniture, appliance stores	187	191	+ 2.1
Chartered banks:			
Personal loans:			
Fully secured	360	392	+ 8.9
Home improvement	70	72	+ 2.9
Other	1,196	1,393	+16.5

January, 1964

6422-501

Prepared in the Merchandising and Services Division

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

Year and month	Sales finance companies (retail)		Small loan companies		Depart- ment stores (5)	Furniture, appliance stores
	Consumer goods (1)	Commer- cial goods (2)	Cash loans (3)	Instal- ment credit (4)		
End of:	millions of dollars					
1955	599	192	273	6	226	175
6	756	279	343	13	244	189
7	780	288	347	15	262	195
8	768	257	382	19	282	197
9	806	344	446	38	314	202
1960	828	393	504	45	368	195
1	756	395	559	35	401	195
1962 - Jan.	743	392	562	35	387	190
- Feb.	737	390	566	36	370	185
- Mar.	739	390	576	37	359	181
- Apr.	755	398	586	39	366	181
- May	771	407	595	40	367	182
- June	782	423	604	42	364	183
- July	795	431	614	43	356	182
- Aug.	805	438	625	45	356	184
- Sept.	798	445	631	49	366	186
- Oct.	798	444	635	49	372	187
- Nov.	799	442	644	50	385	189
- Dec.	801	440	662	52	427	194
1963 - Jan.	799	437	661	51	411	190
- Feb.	794	437	666	51	394	187
- Mar.	799	438	674	51	383	184
- Apr.	818	446	687	52	385	184
- May	844	457	700	52	387	185
- June	865	469	709	52	387	186
- July	883	477	720	53	380	185
- Aug.	886	480	727	54	381	186
- Sept.	877	483	728	55	394	188
- Oct.	875	483	730	55	397	191

- (1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid on instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

Chartered banks personal loans			Sub- total (excl. col.2) (7)	Life insurance companies' policy loans	Quebec savings banks' loans	Other retail dealers (ex. dept., furniture and appliance stores)		Oil company credit cards (9)	Credit unions (10)
Fully secured (6)	Home improve- ment	Other				Instal-	Charge		
						ment (8)	(8)		
millions of dollars									
339	24	441	2,083	250	8	81	340	20	174
313	38	435	2,331	270	11	85	354	26	226
257	48	420	2,324	295	13	100	343	32	258
287	58	553	2,546	305	12	96	362	35	320
282	60	719	2,867	323	13	101	376	40	397
286	56	857	3,139	344	14	97	378	43	433
336	66	1,030	3,378	358	17	102	390	47	516
332	66	1,040	3,355	359	18				
345	66	1,042	3,347	360	19				
352	65	1,067	3,376	361	21	92	367	43	..
375	66	1,103	3,471	362	21				
373	67	1,167	3,562	363	20				
380	69	1,216	3,640	364	20	93	380	48	..
383	68	1,224	3,665	364	19				
374	69	1,223	3,681	366	21				
366	71	1,201	3,668	368	22	93	374	57	..
360	70	1,196	3,667	369	22				
361	71	1,181	3,680	370	23				
372	70	1,183	3,761	372	27	102	402	49	575
357	68	1,181	3,718	373	24				
352	68	1,187	3,699	374	28				
352	67	1,206	3,716	375	30	92	385	45	..
361	68	1,242	3,797	377	28				
346	69	1,286	3,869	378	22				
370	70	1,330	3,969	380	23	94	396	50	..
376	70	1,354	4,021	381	25				
377	72	1,371	4,054	382	24				
379	72	1,380	4,073	384	24	96	394	60	..
392	72	1,393	4,105	385	24				

- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).
- (8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

(Concluded on Page 10)

TABLE 2. Sales Finance Companies - Retail Instalment Financing
(millions of dollars)

Year and month	Consumer goods				Commercial goods				Total retail
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		
			Amount	Change (3)			Amount	Change (3)	
				%				%	
	Value of contracts financed during month								
1962 - Jan.	39.1	14.8	53.9	+ 6.9	8.9	16.9	25.8	+ 9.8	79.7
- Feb.	41.7	13.9	55.6	+ 4.1	9.2	14.1	23.3	+14.8	78.9
- Mar.	55.3	13.8	69.1	+13.1	10.2	18.2	28.4	+ 2.2	97.5
- Apr.	64.8	15.7	80.5	+15.3	13.1	20.4	33.5	+20.5	114.0
- May	71.3	19.8	91.1	+10.8	14.0	23.7	37.7	+ 4.1	128.8
- June	65.9	18.2	84.1	+ 7.4	13.7	23.0	36.7	+ 7.9	120.8
- July	65.5	17.6	83.1	+ 4.7	13.0	21.5	34.5	+19.0	117.6
- Aug.	56.0	19.3	75.3	+ 8.8	13.2	20.4	33.6	+ 1.2	108.9
- Sept.	41.0	18.3	59.3	+11.7	13.5	21.3	34.8	+ 6.4	94.1
- Oct.	50.7	17.6	68.3	+12.9	11.6	19.5	31.1	+11.1	99.4
- Nov.	49.8	17.7	67.5	+13.3	11.8	15.7	27.5	-12.7	95.0
- Dec.	44.7	18.6	63.3	+23.9	11.0	20.5	31.5	+17.1	94.8
1963 - Jan.	46.9	14.3	61.2	+13.5	10.5	16.2	26.7	+ 3.5	87.9
- Feb.	46.2	12.3	58.5	+ 5.2	10.3	16.0	26.3	+12.9	84.8
- Mar.	58.0	12.7	70.7	+ 2.3	11.4	18.2	29.6	+ 4.2	100.3
- Apr.	75.3	16.0	91.3	+13.4	13.9	22.6	36.5	+ 9.0	127.8
- May	77.7	18.1	95.8	+ 5.2	16.7	25.1	41.8	+10.9	137.6
- June	72.9	18.1	91.0	+ 8.2	15.4	25.0	40.4	+10.1	131.4
- July	74.9	17.6	92.5	+11.3	14.7	24.4	39.1	+13.3	131.6
- Aug.	57.0	15.8	72.8	- 3.3	14.2	22.0	36.2	+ 7.7	109.0
- Sept.	45.4	16.7	62.1	+ 4.7	13.2	20.3	33.5	- 3.7	95.6
- Oct.	61.5	17.4	78.9	+15.5	14.1	21.5	35.6	+14.5	114.5

- (1) Passenger car financing includes cars sold for commercial as well as personal use.
(2) Covers such lines as furniture, appliances, jewellery, etc.
(3) Percentage change from same month previous year.
(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory shipment, etc.

TABLE 2. Sales Finance Companies - Retail Instalment Financing
(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			amount	Change (3)	
Balances outstanding at month-end									
1962 - Jan.	558.2	184.8	743.0	- 8.1	136.4	255.9	392.3	+ 0.3	1,135.3
- Feb.	553.7	183.4	737.1	- 7.1	135.1	254.6	389.7	+ 0.9	1,126.8
- Mar.	558.2	181.1	739.3	- 5.7	134.5	255.4	389.9	+ 0.6	1,129.2
- Apr.	572.2	182.7	754.9	- 3.8	136.2	261.6	397.8	+ 1.9	1,152.7
- May	585.2	185.4	770.6	- 2.4	139.1	268.2	407.3	+ 1.0	1,177.9
- June	597.4	184.3	781.7	- 2.0	142.0	281.0	423.0	+ 3.3	1,204.7
- July	610.1	185.3	795.4	- 1.5	144.0	287.1	431.1	+ 4.9	1,226.5
- Aug.	617.0	188.4	805.4	(1)	147.6	290.7	438.3	+ 6.4	1,243.7
- Sept.	612.4	186.1	798.5	+ 0.6	151.0	294.0	445.0	+ 8.5	1,243.5
- Oct.	611.6	185.9	797.5	+ 2.0	150.8	293.4	444.2	+ 9.8	1,241.7
- Nov.	610.5	188.8	799.3	+ 4.3	151.4	291.1	442.5	+ 9.2	1,241.8
- Dec.	608.9	192.1	801.0	+ 6.0	151.4	288.5	439.9	+ 9.9	1,240.9
1963 - Jan.	609.2	189.7	798.9	+ 7.5	151.2	286.0	437.2	+11.4	1,236.1
- Feb.	608.1	185.7	793.8	+ 7.7	151.1	286.1	437.2	+12.2	1,231.0
- Mar.	616.3	182.5	798.8	+ 8.0	151.6	286.3	437.9	+12.3	1,236.7
- Apr.	636.3	181.5	817.8	+ 8.3	154.7	291.2	445.9	+12.1	1,263.7
- May	661.9	182.5	844.4	+ 9.6	159.3	298.1	457.4	+12.3	1,301.8
- June	681.5	183.1	864.6	+10.6	163.7	305.4	469.1	+10.9	1,333.7
- July	692.6	184.1	882.7	+11.0	167.2	309.4	476.6	+10.6	1,359.3
- Aug.	702.0	184.2	886.2	+10.0	170.4	309.9	480.3	+ 9.6	1,366.5
- Sept.	692.8	183.9	876.7	+ 9.8	171.8	311.5	483.3	+ 8.6	1,360.0
- Oct.	691.4	183.8	875.2	+ 9.7	172.8	309.9	482.7	+ 8.7	1,357.9

(1) No change.

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded
(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Repayments during month								
1962 - Jan.	49.5	17.2	66.7	- 4.7	10.5	18.1	28.6	+11.7	95.3
- Feb.	46.2	15.3	61.5	-10.7	10.5	15.4	25.9	+ 2.8	87.4
- Mar.	50.8	16.1	66.9	- 4.7	10.8	17.4	28.2	+ 6.0	95.1
- Apr.	50.8	14.1	64.9	- 6.5	11.4	14.2	25.6	+ 2.0	90.5
- May	58.3	17.1	75.4	- 2.3	11.1	17.1	28.2	+20.5	103.6
- June	53.7	19.3	73.0	+ 3.5	10.8	10.2	21.0	-24.5	94.0
- July	52.8	16.6	69.4	+ 0.7	11.0	15.4	26.4	- 2.9	95.8
- Aug.	49.1	16.2	65.3	- 9.2	9.6	16.8	26.4	-18.0	91.7
- Sept.	45.6	20.6	66.2	+ 3.1	10.1	18.0	28.1	-19.3	94.3
- Oct.	51.5	17.8	69.3	- 5.2	11.8	20.1	31.9	- 4.2	101.2
- Nov.	50.9	14.8	65.7	-12.2	11.2	18.0	29.2	- 5.5	94.9
- Dec.	46.3	15.3	61.6	(1)	11.0	23.1	34.1	+ 7.2	95.7
1963 - Jan.	46.6	16.7	63.3	- 5.1	10.7	18.7	29.4	+ 2.8	92.7
- Feb.	47.3	16.3	63.6	+ 3.4	10.4	15.9	26.3	+ 1.5	89.9
- Mar.	49.8	15.9	65.7	- 1.8	10.9	18.0	28.9	+ 2.5	94.6
- Apr.	55.3	17.0	72.3	+11.4	10.8	17.7	28.5	+11.3	100.8
- May	52.1	17.1	69.2	- 8.2	12.1	18.2	30.3	+ 7.4	99.5
- June	53.3	17.5	70.8	- 3.0	11.0	17.7	28.7	+36.7	99.5
- July	57.8	16.6	74.4	+ 7.2	11.2	20.4	31.6	+19.7	106.0
- Aug.	53.6	15.7	69.3	+ 6.1	11.0	21.5	32.5	+23.1	101.8
- Sept.	54.6	17.0	71.6	+ 8.2	11.8	18.7	30.5	+ 8.5	102.1
- Oct.	62.9	17.5	80.4	+16.0	13.1	23.1	36.2	+13.5	116.6

Note: Repayments are estimated by adding balances outstanding at end of previous month to the paper purchased during the month and subtracting balances owing at end of current month.

(1) No change.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

Province	Units			Amount of financing		
	October 1962(2)	October 1963	Change prev. yr.	October 1962(2)	October 1963	Change prev. yr.
	number		%	\$'000		%
New passenger cars						
Atlantic Provinces.	865	926	+ 7.1	2,074	2,335	+12.6
Quebec	4,225	5,718	+35.3	10,839	15,139	+39.7
Ontario	4,748	4,931	+ 3.9	11,657	12,808	+ 9.9
Manitoba	425	503	+18.4	1,058	1,347	+27.3
Saskatchewan	549	704	+28.2	1,271	1,835	+44.4
Alberta	979	1,083	+10.6	2,481	2,866	+15.5
British Columbia(1)	765	991	+29.5	1,926	2,806	+45.7
Canada	12,556	14,856	+18.3	31,306	39,136	+25.0
New commercial vehicles						
Atlantic Provinces.	189	231	+22.2	624	814	+30.4
Quebec	608	696	+14.5	2,979	3,023	+ 1.5
Ontario	494	691	+39.9	1,696	2,420	+42.7
Manitoba	71	105	+47.9	317	419	+32.2
Saskatchewan	110	158	+43.6	336	487	+44.9
Alberta	295	400	+35.6	1,034	1,519	+46.9
British Columbia(1)	163	246	+50.9	556	857	+54.1
Canada	1,930	2,527	+30.9	7,542	9,539	+26.5
Used passenger cars						
Atlantic Provinces.	1,473	1,457	- 1.1	1,421	1,493	+ 5.1
Quebec	5,245	6,409	+22.2	5,472	7,474	+36.6
Ontario	5,930	5,644	- 4.8	6,617	6,917	+ 4.5
Manitoba	894	897	+ 0.3	854	940	+10.1
Saskatchewan	1,145	1,250	+ 9.2	1,053	1,211	+15.0
Alberta	2,104	2,010	- 4.5	2,133	2,146	+ 0.6
British Columbia(1)	1,709	1,810	+ 5.9	1,866	2,143	+14.8
Canada	18,500	19,477	+ 5.3	19,416	22,324	+15.0
Used commercial vehicles						
Atlantic Provinces.	298	242	-18.8	394	328	-16.8
Quebec	681	757	+11.2	1,121	1,429	+27.5
Ontario	540	537	- 0.6	1,006	928	- 7.8
Manitoba	115	121	+ 5.2	170	237	+39.4
Saskatchewan	192	204	+ 6.2	219	287	+31.0
Alberta	439	544	+23.9	651	856	+31.5
British Columbia(1)	321	301	- 6.2	504	477	- 5.4
Canada	2,586	2,706	+ 4.6	4,065	4,542	+11.7

(1) Includes Yukon and Northwest Territories.

(2) Revised.

TABLE 4. Sales Finance Companies

Date	Wholesale			Average repayment terms on retail paper purchased			
	Paper Purchased	Estimated Repay- ments	Balances out- standing (end of period)	Passenger cars and commercial vehicles		Other consumer goods	Other comm. & indus- trial goods
				New	Used		
Calendar Years	millions of dollars			months			
1957	1,185	1,165	202	..	..	..	..
1958	1,105	1,116	191	24.1	17.0	20.1	25.1
1959	1,307	1,301	197	25.2	17.6	23.2	26.9
1960	1,354	1,322	229	25.9	17.6	23.3	27.9
1961 - II	368	401	223	26.4	17.8	26.7	26.6
III	201	296	128	27.4	17.7	24.6	31.5
IV	408	352	184	26.6	17.9	23.4	30.8
1962 - I	390	343	230	26.6	19.0	23.9	33.3
II	489	483	237	27.8	19.0	25.2	31.3
III	233	327	143	28.7	19.0	26.0	30.9
IV	454	357	240	27.5	19.1	23.9	30.9
1963 - I	461	398	303	28.0	20.3	23.6	32.6
II	534	563	274	28.7	20.0	25.0	33.2
III	259	367	166	29.9	20.2	25.8	31.4

.. Figures not available.

TABLE 5. Accounts Receivable - Retail Dealers
Percentage Change - September 30, 1963 Over September 30, 1962

Trade	Instalment receivables	Charge account receivables	Total receivables
Total, all trades .....	..	..	+5.2
Department stores .....	..	..	+7.6
Motor vehicle dealers	+ 5.7	+7.0	+6.8
Men's clothing stores	+11.3	+4.0	+6.7
Family clothing stores	- 0.8	+5.4	+1.9
Women's clothing stores	+ 6.9	+4.7	+5.2
Hardware stores	+ 5.6	+7.2	+6.8
Furniture, appliance and radio stores ..	+ 0.5	+7.5	+1.5
Jewellery stores	- 2.7	+7.5	+0.6
Grocery and combination (independent) stores .....	..	..	+2.7
General stores .....	..	..	+6.6
Fuel dealers	+14.3	+7.3	+7.8
Garages and filling stations .....	..	..	(1)

.. Figures not available. (1) No change.

TABLE 6. Accounts Receivable - by Kind of Business
(dollar estimates in millions)

Date	Instalment	Charge	Total	Instalment	Charge	Total
			Total, all trades	Motor vehicle dealers		
1961 - Sept. 30 ..	..	..	993.5	17.7	83.7	101.4
Dec. 31 ..	..	..	1,088.2	17.3	82.5	99.8
1962 - March 31 ..	..	..	998.6	16.8	86.1	102.9
June 30 ..	..	..	1,019.9	18.5	91.4	109.9
Sept. 30 ..	..	..	1,018.9	17.5	85.9	103.4
Dec. 31 ..	..	..	1,125.1	17.7	86.3	104.0
1963 - March 31 ..	..	..	1,044.4	17.6	89.5	107.1
June 30 ..	..	..	1,062.9	18.9	96.4	115.3
Sept. 30 ..	..	..	1,071.7	18.5	91.9	110.4
			Men's clothing stores	Family clothing stores		
1961 - Sept. 30 ..	5.2	9.3	14.5	11.0	9.3	20.3
Dec. 31 ..	6.5	11.8	18.3	13.6	11.1	24.7
1962 - March 31 ..	5.9	10.2	16.1	11.8	9.0	20.8
June 30 ..	6.2	10.6	16.8	12.2	9.3	21.5
Sept. 30 ..	6.2	10.1	16.3	11.8	9.3	21.1
Dec. 31 ..	8.0	12.8	20.8	14.2	11.1	25.3
1963 - March 31 ..	6.8	10.7	17.5	12.1	9.0	21.1
June 30 ..	7.0	11.2	18.2	12.0	9.6	21.6
Sept. 30 ..	6.9	10.5	17.4	11.7	9.8	21.5
			Women's clothing stores	Hardware stores		
1961 - Sept. 30 ..	2.7	10.6	13.3	9.7	28.2	37.9
Dec. 31 ..	3.3	11.8	15.1	10.1	27.0	37.1
1962 - March 31 ..	2.8	10.4	13.2	9.7	24.0	33.7
June 30 ..	2.9	10.2	13.1	10.0	27.6	37.6
Sept. 30 ..	2.9	10.6	13.5	10.8	27.6	38.4
Dec. 31 ..	3.6	12.4	16.0	11.0	28.0	39.0
1963 - March 31 ..	3.0	10.7	13.7	10.3	24.0	34.3
June 30 ..	3.1	10.3	13.4	10.9	29.2	40.1
Sept. 30 ..	3.1	11.1	14.2	11.4	29.6	41.0
			Furniture, appliance and radio stores	Jewellery stores		
1961 - Sept. 30 ..	163.9	25.1	189.0	12.0	5.1	17.1
Dec. 31 ..	168.4	26.5	194.9	15.2	7.9	23.1
1962 - March 31 ..	157.6	23.2	180.8	12.5	5.1	17.6
June 30 ..	158.4	24.5	182.9	11.7	5.4	17.1
Sept. 30 ..	160.0	25.5	185.5	11.3	5.3	16.6
Dec. 31 ..	167.0	27.2	194.2	14.7	8.4	23.1
1963 - March 31 ..	159.3	24.8	184.1	12.3	5.7	18.0
June 30 ..	159.7	26.3	186.0	11.5	5.5	17.0
Sept. 30 ..	160.8	27.4	188.2	11.0	5.7	16.7

..Figures not available.

TABLE 6. Accounts Receivable - by Kind of Business - Concluded
(dollar estimates in millions)

Date	Instalment	Charge	Total	Instalment	Charge	Total
			Fuel dealers	Department stores		
1961 - Sept. 30	2.5	32.9	35.4	..	..	339.4
Dec. 31	2.8	49.4	52.2	..	..	400.7
1962 - March 31	2.8	57.9	60.7	..	..	358.8
June 30	2.6	39.6	42.2	..	..	364.5
Sept. 30	2.8	35.7	38.5	..	..	365.8
Dec. 31	3.1	53.3	56.4	..	..	426.9
1963 - March 31	3.2	63.8	67.0	..	..	383.1
June 30	3.1	44.0	47.1	..	..	387.3
Sept. 30	3.2	38.3	41.5	..	..	393.5
			Grocery and combination stores (independent)	General stores		
1961 - Sept. 30 .....	..	..	34.9	..	..	33.6
Dec. 31 .....	..	..	36.7	..	..	33.3
1962 - March 31 .....	..	..	33.7	..	..	31.0
June 30 .....	..	..	34.3	..	..	34.3
Sept. 30 .....	..	..	33.1	..	..	34.9
Dec. 31 .....	..	..	35.5	..	..	34.9
1963 - March 31 .....	..	..	33.2	..	..	32.4
June 30 .....	..	..	34.1	..	..	36.3
Sept. 30 .....	..	..	34.0	..	..	37.2
			Garages and filling stations	All other trades		
1961 - Sept. 30 .....	..	..	29.8	33.5	93.4	126.9
Dec. 31 .....	..	..	27.7	32.2	92.4	124.6
1962 - March 31 .....	..	..	26.7	28.6	74.0	102.6
June 30 .....	..	..	30.3	28.6	86.8	115.4
Sept. 30 .....	..	..	31.5	30.1	90.2	120.3
Dec. 31 .....	..	..	29.4	29.5	90.1	119.6
1963 - March 31 .....	..	..	29.6	27.0	76.3	103.3
June 30 .....	..	..	30.9	27.7	87.9	115.6
Sept. 30 .....	..	..	31.5	30.4	94.2	124.6

.. Figures not available.

- (9) Amount owing to oil companies, excluding commercial accounts.
(10) Not available quarterly.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

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(OTTAWA - CANADA)

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CREDIT STATISTICS

November 1963

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balances outstanding at month-end		
	November 1962	November 1963	Change
			%
Sales finance companies:			
Consumer goods	799	872	+ 9.1
Commercial goods	442	480	+ 8.6
Small loan companies:			
Cash loans	644	737	+14.4
Instalment credit	50	55	+10.0
Department stores	385	420	+ 9.1
Furniture, appliance stores	189	192	+ 1.6
Chartered banks:			
Personal loans:			
Fully secured	361	408	+13.0
Home improvement	71	73	+ 2.8
Other	1,181	1,417	+20.0

February, 1964

Merchandising and Services Division

6422-501

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

No.	Year and month	Sales finance companies (retail)		Small loan companies		Depart- ment stores (5)	Furniture, appliance stores
		Consumer goods (1)	Commer- cial goods (2)	Cash loans (3)	Instal- ment credit (4)		
		millions of dollars					
1	End of: 1955	599	192	273	6	226	175
2	6	756	279	343	13	244	189
3	7	780	288	347	15	262	195
4	8	768	257	382	19	282	197
5	9	806	344	446	38	314	202
6	1960	828	393	504	45	368	195
7	1	756	395	559	35	401	195
8	1962 - Aug.	805	438	625	45	356	184
9	- Sept.	798	445	631	49	366	186
10	- Oct.	798	444	635	49	372	187
11	- Nov.	799	442	644	50	385	189
12	- Dec.	801	440	662	52	427	194
13	1963 - Jan.	799	437	661	51	411	190
14	- Feb.	794	437	666	51	394	187
15	- Mar.	799	438	674	51	383	184
16	- Apr.	818	446	687	52	385	184
17	- May	844	457	700	52	387	185
18	- June	865	469	709	52	387	186
19	- July	883	477	720	53	380	185
20	- Aug.	886	480	727	54	381	186
21	- Sept.	877	483	728	55	394	188
22	- Oct.	875	483	730	55	397	191
23	- Nov.	872	480	737	55	420	192

- (1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

Chartered banks personal loans			Sub- total (excl. col.2) (7)	Life insurance companies' policy loans	Quebec savings banks' loans	Other retail dealers (ex. dept., furniture and appliance stores)		Oil company credit cards (9)	Credit unions (10)	No.
Fully secured (6)	Home improve- ment	Other				Instal- ment (8)	Charge (8)			
millions of dollars										
339	24	441	2,083	250	8	81	340	20	174	1
313	38	435	2,331	270	11	85	354	26	226	2
257	48	420	2,324	295	13	100	343	32	258	3
287	58	553	2,546	305	12	96	362	35	320	4
282	60	719	2,867	323	13	101	376	40	397	5
286	56	857	3,139	344	14	97	378	43	433	6
336	66	1,030	3,378	358	17	102	390	47	516	7
374	69	1,223	3,681	366	21					8
366	71	1,201	3,668	368	22	93	374	57	..	9
360	70	1,196	3,667	369	22					10
361	71	1,181	3,680	370	23					11
372	70	1,183	3,761	372	27	102	402	49	575	12
357	68	1,181	3,718	373	24					13
352	68	1,187	3,699	374	28					14
352	67	1,206	3,716	375	30	92	385	45	..	15
361	68	1,242	3,797	377	28					16
346	69	1,286	3,869	378	22					17
370	70	1,330	3,969	380	23	94	396	50	..	18
376r	70	1,354r	4,021	381	25					19
377r	72	1,371r	4,054	382	24					20
379	72	1,380	4,073	384	24	96	394	60	..	21
392	72	1,393	4,105	385	24					22
408	73	1,417	4,174	385	27					23

(8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

(9) Amount owing to oil companies, excluding commercial accounts.

(10) Not available quarterly.

.. Figures not available.

r Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

TABLE 2. Sales Finance Companies - Retail Instalment Financing
(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Value of contracts financed during month								
1962 - Aug.	56.0	19.3	75.3	+ 8.8	13.2	20.4	33.6	+ 1.2	108.9
- Sept.	41.0	18.3	59.3	+11.7	13.5	21.3	34.8	+ 6.4	94.1
- Oct.	50.7	17.6	68.3	+12.9	11.6	19.5	31.1	+11.1	99.4
- Nov.	49.8	17.7	67.5	+13.3	11.8	15.7	27.5	-12.7	95.0
- Dec.	44.7	18.6	63.3	+23.9	11.0	20.5	31.5	+17.1	94.8
1963 - Jan.	46.9	14.3	61.2	+13.5	10.5	16.2	26.7	+ 3.5	87.9
- Feb.	46.2	12.3	58.5	+ 5.2	10.3	16.0	26.3	+12.9	84.8
- Mar.	58.0	12.7	70.7	+ 2.3	11.4	18.2	29.6	+ 4.2	100.3
- Apr.	75.3	16.0	91.3	+13.4	13.9	22.6	36.5	+ 9.0	127.8
- May	77.7	18.1	95.8	+ 5.2	16.7	25.1	41.8	+10.9	137.6
- June	72.9	18.1	91.0	+ 8.2	15.4	25.0	40.4	+10.1	131.4
- July	74.9	17.6	92.5	+11.3	14.7	24.4	39.1	+13.3	131.6
- Aug.	57.0	15.8	72.8	- 3.3	14.2	22.0	36.2	+ 7.7	109.0
- Sept.	45.4	16.7	62.1	+ 4.7	13.2	20.3	33.5	- 3.7	95.6
- Oct.	61.5	17.4	78.9	+15.5	14.1	21.5	35.6	+14.5	114.5
- Nov.	54.3	16.2	70.5	+ 4.4	12.2	19.5	31.7	+15.3	102.2
	Balances outstanding at month-end								
1962 - Aug.	617.0	188.4	805.4	(5)	147.6	290.7	438.3	+ 6.4	1,243.7
- Sept.	612.4	186.1	798.5	+ 0.6	151.0	294.0	445.0	+ 8.5	1,243.5
- Oct.	611.6	185.9	797.5	+ 2.0	150.8	293.4	444.2	+ 9.8	1,241.7
- Nov.	610.5	188.8	799.3	+ 4.3	151.4	291.1	442.5	+ 9.2	1,241.8
- Dec.	608.9	192.1	801.0	+ 6.0	151.4	288.5	439.9	+ 9.9	1,240.9
1963 - Jan.	609.2	189.7	798.9	+ 7.5	151.2	286.0	437.2	+11.4	1,236.1
- Feb.	608.1	185.7	793.8	+ 7.7	151.1	286.1	437.2	+12.2	1,231.0
- Mar.	616.3	182.5	798.8	+ 8.0	151.6	286.3	437.9	+12.3	1,236.7
- Apr.	636.3	181.5	817.8	+ 8.3	154.7	291.2	445.9	+12.1	1,263.7
- May	661.9	182.5	844.4	+ 9.6	159.3	298.1	457.4	+12.3	1,301.8
- June	681.5	183.1	864.6	+10.6	163.7	305.4	469.1	+10.9	1,333.7
- July	698.6	184.1	882.7	+11.0	167.2	309.4	476.6	+10.6	1,359.3
- Aug.	702.0	184.2	886.2	+10.0	170.4	309.9	480.3	+ 9.6	1,366.5
- Sept.	692.8	183.9	876.7	+ 9.8	171.8	311.5	483.3	+ 8.6	1,360.0
- Oct.	691.4	183.8	875.2	+ 9.7	172.8	309.9	482.7	+ 8.7	1,357.9
- Nov.	688.8	183.7	872.5	+ 9.2	173.6	306.7	480.3	+ 8.5	1,352.8

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded
(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Repayments during month								
1962 - Aug.	49.1	16.2	65.3	- 9.2	9.6	16.8	26.4	-18.0	91.7
- Sept.	45.6	20.6	66.2	+ 3.1	10.1	18.0	28.1	-19.3	94.3
- Oct.	51.5	17.8	69.3	- 5.2	11.8	20.1	31.9	- 4.2	101.2
- Nov.	50.9	14.8	65.7	-12.2	11.2	18.0	29.2	- 5.5	94.9
- Dec.	46.3	15.3	61.6	(5)	11.0	23.1	34.1	+ 7.2	95.7
1963 - Jan.	46.6	16.7	63.3	- 5.1	10.7	18.7	29.4	+ 2.8	92.7
- Feb.	47.3	16.3	63.6	+ 3.4	10.4	15.9	26.3	+ 1.5	89.9
- Mar.	49.8	15.9	65.7	- 1.8	10.9	18.0	28.9	+ 2.5	94.6
- Apr.	55.3	17.0	72.3	+11.4	10.8	17.7	28.5	+11.3	100.8
- May	52.1	17.1	69.2	- 8.2	12.1	18.2	30.3	+ 7.4	99.5
- June	53.3	17.5	70.8	- 3.0	11.0	17.7	28.7	+36.7	99.5
- July	57.8	16.6	74.4	+ 7.2	11.2	20.4	31.6	+19.7	106.0
- Aug.	53.6	15.7	69.3	+ 6.1	11.0	21.5	32.5	+23.1	101.8
- Sept.	54.6	17.0	71.6	+ 8.2	11.8	18.7	30.5	+ 8.5	102.1
- Oct.	62.9	17.5	80.4	+16.0	13.1	23.1	36.2	+13.5	116.6
- Nov.	56.9	16.3	73.2	+11.4	11.4	22.7	34.1	+16.8	107.3

(1) Passenger car financing includes cars sold for commercial as well as personal use.

(2) Covers such lines as furniture, appliances, jewellery etc.

(3) Percentage change from same month previous year.

(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

(5) No change.

Note: Repayments are estimated by adding balances outstanding at end of previous month to the paper purchased during the month and subtracting balances owing at end of current month.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

Province	Units			Amount of financing		
	Nov. 30, 1962 (2)	Nov. 30, 1963	Change prev. yr.	Nov. 30, 1962 (2)	Nov. 30, 1963	Change prev. yr.
	number		%	\$'000		%
New passenger cars						
Atlantic Provinces.	779	744	- 4.5	1,857	1,895	+ 2.0
Quebec	4,098	4,706	+14.8	10,506	12,659	+20.5
Ontario	4,950	4,910	- 0.8	12,380	12,933	+ 4.5
Manitoba	383	454	+18.5	926	1,189	+28.4
Saskatchewan	518	597	+15.2	1,235	1,555	+25.9
Alberta	996	1,000	+ 0.4	2,449	2,722	+11.1
British Columbia(1)	717	859	+19.8	1,879	2,379	+26.6
Canada	12,441	13,270	+ 6.7	31,232	35,332	+13.1
New commercial vehicles						
Atlantic Provinces.	209	182	-12.9	691	584	-15.5
Quebec	680	678	- 0.3	2,881	3,630	+26.0
Ontario	508	577	+13.6	1,838	1,989	+ 8.2
Manitoba	74	79	+ 6.8	243	371	+52.7
Saskatchewan	107	154	+43.9	275	440	+60.0
Alberta	318	319	+ 0.3	1,058	1,112	+ 5.1
British Columbia(1)	209	194	- 7.2	951	722	-24.1
Canada	2,105	2,183	+ 3.7	7,937	8,848	+11.5
Used passenger cars						
Atlantic Provinces.	1,412	1,234	-12.6	1,398	1,313	- 6.1
Quebec	4,902	5,335	+ 8.8	5,225	6,092	+16.6
Ontario	5,615	5,054	-10.0	6,415	6,182	- 3.6
Manitoba	752	779	+ 3.6	749	805	+ 7.5
Saskatchewan	1,023	1,055	+ 3.1	962	1,028	+ 6.9
Alberta	2,051	1,678	-18.2	2,152	1,912	-11.2
British Columbia(1)	1,529	1,366	-10.7	1,677	1,605	- 4.3
Canada	17,284	16,501	- 4.5	18,578	18,937	+ 1.9
Used commercial vehicles						
Atlantic Provinces.	280	220	-21.4	315	284	- 9.8
Quebec	664	552	-16.9	1,266	1,001	-20.9
Ontario	507	439	-13.4	738	744	+ 0.8
Manitoba	110	120	+ 9.1	140	226	+61.4
Saskatchewan	179	176	- 1.7	188	193	+ 2.7
Alberta	493	428	-13.2	761	537	-29.4
British Columbia(1)	298	259	-13.1	493	377	-23.5
Canada	2,531	2,194	-13.3	3,901	3,362	-13.8

(1) Includes Yukon and Northwest Territories.

(2) Revised.

CATALOGUE No.

61-004

MONTHLY

CANADA STATISTICS (DOMINION) BUREAU OF STATISTICS

(OTTAWA - CANADA)

Published by Authority of the Minister of Trade and Commerce

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December 1963

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Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balances outstanding at month-end		
	December 1962	December 1963	Change
			%
Sales finance companies:			
Consumer goods	801	886	+10.6
Commercial goods	440	466	+ 5.9
Small loan companies:			
Cash loans	662	753	+13.7
Instalment credit	52	55	+ 5.8
Department stores	427	456	+ 6.8
Furniture, appliance stores	194	198	+ 2.1
Chartered banks:			
Personal loans:			
Fully secured	372	392	+ 5.4
Home improvement	70	72	+ 2.9
Other	1,183	1,432	+21.0

February, 1964

Merchandising and Services Division

6422-501

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

No.	Year and month	Sales finance companies (retail)		Small loan companies		Department stores (5)	Furniture, appliance stores
		Consumer goods (1)	Commercial goods (2)	Cash loans (3)	Installment credit (4)		
		millions of dollars					
1	End of:						
2	1955	599	192	273	6	226	175
3	6	756	279	343	13	244	189
4	7	780	288	347	15	262	195
5	8	768	257	382	19	282	197
6	9	806	344	446	38	314	202
7	1960	828	393	504	45	368	195
8	1	756	395	559	35	401	195
9	1962 - Sept.	798	445	631	49	366	186
10	- Oct.	798	444	635	49	372	187
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18	- June	865	469	709	52	387	186
19	- July	883	477	720	53	380	185
20	- Aug.	886	480	727	54	381	186
21	- Sept.	877	483	728	55	394	188
22	- Oct.	875	483	730	55	397	191
23	- Nov.	872	480	737	55	420	192
24	- Dec.	886	466	753	55	456	198

- 1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- 2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- 3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- 4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- 5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- 6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- 7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

Chartered banks personal loans			Sub- total (excl. col.2) (7)	Life insurance companies' policy loans	Quebec savings banks' loans	Other retail dealers (ex. dept., furniture and appliance stores)		Oil company credit cards (9)	Credit unions (10)	No.
Fully secured (6)	Home improve- ment	Other				Instal- ment (8)	Charge (8)			
millions of dollars										
339	24	441	2,083	250	8	81	340	20	174	1
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336	66	1,030	3,378	358	17	102	390	47	516	7
366	71	1,201	3,668	368	22	93	374	57	..	8
360	70	1,196	3,667	369	22					9
361	71	1,181	3,680	370	23					10
372	70	1,183	3,761	372	27	102	402	49	575	11
357	68	1,181	3,718	373	24					12
352	68	1,187	3,699	374	28					13
352	67	1,206	3,716	375	30	92	385	45	..	14
361	68	1,242	3,797	377	28					15
346	69	1,286	3,869	378	22					16
370	70	1,330	3,969	380	23	94	396	50	..	17
376 ^r	70	1,354 ^r	4,021	381	25					18
377 ^r	72	1,371 ^r	4,054	382	24					19
379	72	1,380	4,073	384	24	96	394	60	..	20
390	72	1,393	4,103	385	24					21
402	73	1,417	4,168	385	27					22
392	72	1,432	4,244	385	23			54		23

(8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

(9) Amount owing to oil companies, excluding commercial accounts.

(10) Not available quarterly.

.. Figures not available.

r Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

TABLE 2. Sales Finance Companies - Retail Instalment Financing

(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Value of contracts financed during month								
1962 - Sept.	41.0	18.3	59.3	+11.7	13.5	21.3	34.8	+ 6.4	94.1
- Oct.	50.7	17.6	68.3	+12.9	11.6	19.5	31.1	+11.1	99.4
- Nov.	49.8	17.7	67.5	+13.3	11.8	15.7	27.5	-12.7	95.0
- Dec.	44.7	18.6	63.3	+23.9	11.0	20.5	31.5	+17.1	94.8
1963 - Jan.	46.9	14.3	61.2	+13.5	10.5	16.2	26.7	+ 3.5	87.9
- Feb.	46.2	12.3	58.5	+ 5.2	10.3	16.0	26.3	+12.9	84.8
- Mar.	58.0	12.7	70.7	+ 2.3	11.4	18.2	29.6	+ 4.2	100.3
- Apr.	75.3	16.0	91.3	+13.4	13.9	22.6	36.5	+ 9.0	127.8
- May	77.7	18.1	95.8	+ 5.2	16.7	25.1	41.8	+10.9	137.6
- June	72.9	18.1	91.0	+ 8.2	15.4	25.0	40.4	+10.1	131.4
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- Aug.	57.0	15.8	72.8	- 3.3	14.2	22.0	36.2	+ 7.7	109.0
- Sept.	45.4	16.7	62.1	+ 4.7	13.2	20.3	33.5	- 3.7	95.6
- Oct.	61.5	17.4	78.9	+15.5	14.1	21.5	35.6	+14.5	114.5
- Nov.	54.3	16.2	70.5	+ 4.4	12.2	19.5	31.7	+15.3	102.2
- Dec.	52.2	18.1	70.3	+11.1	12.2	18.9	31.1	- 1.3	101.4
	Balances outstanding at month-end								
1962 - Sept.	612.4	186.1	798.5	+ 0.6	151.0	294.0	445.0	+ 8.5	1,243.5
- Oct.	611.6	185.9	797.5	+ 2.0	150.8	293.4	444.2	+ 9.8	1,241.7
- Nov.	610.5	188.8	799.3	+ 4.3	151.4	291.1	442.5	+ 9.2	1,241.8
- Dec.	608.9	192.1	801.0	+ 6.0	151.4	288.5	439.9	+ 9.9	1,240.9
1963 - Jan.	609.2	189.7	798.9	+ 7.5	151.2	286.0	437.2	+11.4	1,236.1
- Feb.	608.1	185.7	793.8	+ 7.7	151.1	286.1	437.2	+12.2	1,231.0
- Mar.	616.3	182.5	798.8	+ 8.0	151.6	286.3	437.9	+12.3	1,236.7
- Apr.	636.3	181.5	817.8	+ 8.3	154.7	291.2	445.9	+12.1	1,263.7
- May	661.9	182.5	844.4	+ 9.6	159.3	298.1	457.4	+12.3	1,301.8
- June	681.5	183.1	864.6	+10.6	163.7	305.4	469.1	+10.9	1,333.7
- July	698.6	184.1	882.7	+11.0	167.2	309.4	476.6	+10.6	1,359.3
- Aug.	702.0	184.2	886.2	+10.0	170.4	309.9	480.3	+ 9.6	1,366.5
- Sept.	692.8	183.9	876.7	+ 9.8	171.8	311.5	483.3	+ 8.6	1,360.0
- Oct.	691.4	183.8	875.2	+ 9.7	172.8	309.9	482.7	+ 8.7	1,357.9
- Nov.	688.8	183.7	872.5	+ 9.2	173.6	306.7	480.3	+ 8.5	1,352.8
- Dec.	686.2	185.9	872.1	+ 8.9	173.1	305.2	478.3	+ 8.7	1,350.4

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Repayments during month								
1962 - Sept.	45.6	20.6	66.2	+ 3.1	10.1	18.0	28.1	-19.3	94.3
- Oct.	51.5	17.8	69.3	- 5.2	11.8	20.1	31.9	- 4.2	101.2
- Nov.	50.9	14.8	65.7	-12.2	11.2	18.0	29.2	- 5.5	94.9
- Dec.	46.3	15.3	61.6	(5)	11.0	23.1	34.1	+ 7.2	95.7
1963 - Jan.	46.6	16.7	63.3	- 5.1	10.7	18.7	29.4	+ 2.8	92.7
- Feb.	47.3	16.3	63.6	+ 3.4	10.4	15.9	26.3	+ 1.5	89.9
- Mar.	49.8	15.9	65.7	- 1.8	10.9	18.0	28.9	+ 2.5	94.6
- Apr.	55.3	17.0	72.3	+11.4	10.8	17.7	28.5	+11.3	100.8
- May	52.1	17.1	69.2	- 8.2	12.1	18.2	30.3	+ 7.4	99.5
- June	53.3	17.5	70.8	- 3.0	11.0	17.7	28.7	+36.7	99.5
- July	57.8	16.6	74.4	+ 7.2	11.2	20.4	31.6	+19.7	106.0
- Aug.	53.6	15.7	69.3	+ 6.1	11.0	21.5	32.5	+23.1	101.8
- Sept.	54.6	17.0	71.6	+ 8.2	11.8	18.7	30.5	+ 8.5	102.1
- Oct.	62.9	17.5	80.4	+16.0	13.1	23.1	36.2	+13.5	116.6
- Nov.	56.9	16.3	73.2	+11.4	11.4	22.7	34.1	+16.8	107.3
- Dec.	54.8	15.9	70.7	+14.8	12.7	20.4	33.1	- 2.9	103.8

(1) Passenger car financing includes cars sold for commercial as well as personal use.

(2) Covers such lines as furniture, appliances, jewellery etc.

(3) Percentage change from same month previous year.

(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

(5) No change.

Note: Repayments are estimated by adding balances outstanding at end of previous month to the paper purchased during the month and subtracting balances owing at end of current month.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

Province	Units			Amount of financing		
	December 1962 (2)	December 1963	Change prev. yr.	December 1962 (2)	December 1963	Change prev. yr.
	number		%	\$'000		%
New passenger cars						
Atlantic Provinces.	601	687	+14.3	1,461	1,783	+ 22.0
Quebec	3,811	4,544	+19.2	9,905	12,353	+ 24.7
Ontario	4,435	4,879	+10.0	11,209	12,970	+ 15.7
Manitoba	320	357	+11.6	781	922	+ 18.1
Saskatchewan	446	555	+24.4	1,072	1,495	+ 39.5
Alberta	830	995	+19.9	2,020	2,659	+ 31.6
British Columbia(1)	748	814	+ 8.8	1,970	2,381	+ 20.9
Canada	11,191	12,831	+14.7	28,418	34,563	+ 21.6
New commercial vehicles						
Atlantic Provinces.	162	215	+32.7	522	729	+ 39.7
Quebec	580	639	+10.2	2,525	3,174	+ 25.7
Ontario	545	598	+ 9.7	1,969	2,194	+ 11.4
Manitoba	65	76	+16.9	202	242	+ 19.8
Saskatchewan	87	156	+79.3	215	431	+100.5
Alberta	270	329	+21.9	909	1,179	+ 29.7
British Columbia(1)	198	194	- 2.0	771	881	+ 14.3
Canada	1,907	2,207	+15.7	7,113	8,830	+ 24.1
Used passenger cars						
Atlantic Provinces.	1,158	1,053	- 9.1	1,172	1,145	- 2.3
Quebec	4,473	4,695	+ 5.0	4,911	5,545	+ 12.9
Ontario	4,666	4,713	+ 1.0	5,422	6,064	+ 11.8
Manitoba	629	618	- 1.7	656	671	+ 2.3
Saskatchewan	852	945	+10.9	794	974	+ 22.7
Alberta	1,626	1,517	- 6.7	1,753	1,642	- 6.3
British Columbia(1)	1,465	1,344	- 8.3	1,567	1,632	+ 4.1
Canada	14,869	14,885	+ 0.1	16,275	17,673	+ 8.6
Used commercial vehicles						
Atlantic Provinces.	240	201	-16.2	329	281	- 14.6
Quebec	594	520	-12.5	1,027	972	- 5.4
Ontario	500	425	-15.0	1,145	648	- 43.4
Manitoba	98	128	+30.6	209	266	+ 27.3
Saskatchewan	161	186	+15.5	205	239	+ 16.6
Alberta	362	392	+ 8.3	564	584	+ 3.5
British Columbia(1)	275	270	- 1.8	406	538	+ 32.5
Canada	2,230	2,122	- 4.8	3,885	3,528	- 9.2

(1) Includes Yukon and Northwest Territories.

TABLE 4. Sales Finance Companies

Date	Wholesale			Average repayment terms on retail paper purchased			
	Paper purchased	Estimated repay- ments	Balances out- standing (end of period)	Passenger cars and commercial vehicles		Other consumer goods	Other comm. & indus- trial goods
				New	Used		
Calendar Years	millions of dollars			months			
1957	1,185	1,165	202	..	..	..	..
1958	1,105	1,116	191	24.1	17.0	20.1	25.1
1959	1,307	1,301	197	25.2	17.6	23.2	26.9
1960	1,354	1,322	229	25.9	17.6	23.3	27.9
1961 - II	368	401	223	26.4	17.8	26.7	26.6
III	201	296	128	27.4	17.7	24.6	31.5
IV	408	352	184	26.6	17.9	23.4	30.8
1962 - I	390	343	230	26.6	19.0	23.9	33.3
II	489	483	237	27.8	19.0	25.2	31.3
III	233	327	143	28.7	19.0	26.0	30.9
IV	454	357	240	27.5	19.1	23.9	30.9
1963 - I	461	398	303	28.0	20.3	23.6	32.6
II	534	563	274	28.7	20.0	25.0	33.2
III	259	367	166	29.9	20.2	25.8	31.4
IV	568	442	292	28.3	19.5	23.2	33.1

.. Figures not available.

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CREDIT STATISTICS

Selected holders

January 1964

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balances outstanding at month-end		
	January 1963	January 1964	Change
			%
Sales finance companies:			
Consumer goods	799	867	+ 8.5
Commercial goods	437	477	+ 9.2
Small loan companies:			
Cash loans	661	753	+13.9
Instalment credit	51	55	+ 7.8
Department stores	411	442	+ 7.5
Furniture, appliance stores	190	194	+ 2.1
Chartered banks:			
Personal loans:			
Fully secured	357	386	+ 8.1
Home improvement	68	71	+ 4.4
Other	1,181	1,446	+22.4

March, 1964

Merchandising and Services Division

6422-501

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

No.	Year and month	Sales finance companies (retail)		Small loan companies		Department stores (5)	Furniture, appliance stores
		Consumer goods (1)	Commercial goods (2)	Cash loans (3)	Instalment credit (4)		
		millions of dollars					
1	End of:						
2	1955	599	192	273	6	226	175
3	6	756	279	343	13	244	189
4	7	780	288	347	15	262	195
5	8	768	257	382	19	282	197
6	9	806	344	446	38	314	202
7	1960	828	393	504	45	368	195
8	1	756	395	559	35	401	195
9	1962 - Oct.	798	444	635	49	372	187
10	- Nov.	799	442	644	50	385	189
11	- Dec.	801	440	662	52	427	194
12	1963 - Jan.	799	437	661	51	411	190
13	- Feb.	794	437	666	51	394	187
14	- Mar.	799	438	674	51	383	184
15	- Apr.	818	446	687	52	385	184
16	- May	844	457	700	52	387	185
17	- June	865	469	709	52	387	186
18	- July	883	477	720	53	380	185
19	- Aug.	886	480	727	54	381	186
20	- Sept.	877	483	728	55	394	188
21	- Oct.	875	483	730	55	397	191
22	- Nov.	872	480	737	55	420	192
23	- Dec.	872 ^r	478 ^r	753	55	457 ^r	198
	1964 - Jan.	867	477	753	55	442	194

- (1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

Chartered banks personal loans			Sub- total (excl. col.2) (7)	Life insurance companies' policy loans	Quebec savings banks' loans	Other retail dealers (ex. dept., furniture and appliance stores)		Oil company credit cards (9)	Credit unions (10)	No
Fully secured (6)	Home improve- ment	Other				Instal- ment (8)	Charge (8)			
millions of dollars										
339	24	441	2,083	250	8	81	340	20	174	1
313	28	435	2,331	270	11	85	354	26	226	2
257	48	420	2,324	295	13	100	343	32	258	3
287	58	553	2,546	305	12	96	362	35	320	4
282	60	719	2,867	323	13	101	376	40	397	5
286	56	857	3,139	344	14	97	378	43	433	6
336	66	1,030	3,378	358	17	102	390	47	516	7
360	70	1,196	3,667	369	22					8
361	71	1,181	3,680	370	23					9
372	70	1,183	3,761	372	27	102	402	49	575	10
357	68	1,181	3,718	373	24					11
352	68	1,187	3,699	374	28					12
352	67	1,206	3,716	375	30	92	385	45	..	13
361	68	1,242	3,797	377	28					14
346	69	1,286	3,869	378	22					15
370	70	1,330	3,969	380	23	94	396	50	..	16
376	70	1,354	4,021	381	25					17
377	72	1,371	4,054	382	24					18
379	72	1,380	4,073	384	24	96	394	60	..	19
390	72	1,394 ^r	4,104 ^r	385	24					20
402	73	1,418 ^r	4,169 ^r	385	27					21
392	72	1,432	4,231 ^r	385	23	104	424	54		22
386	71	1,446	4,214	386	24					23

(8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

(9) Amount owing to oil companies, excluding commercial accounts.

(10) Not available quarterly.

.. Figures not available.

^r Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

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(millions of dollars)

Year and month	Consumer goods				Commercial goods				
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- Nov.	54.3	16.2	70.5	+ 4.4	12.2	19.5	31.7	+15.3	102.2
- Dec.	52.2	18.1	70.3	+11.1	12.4	18.9	31.3	- 0.6	101.6
1964 - Jan.	52.2	13.4	65.6	+ 7.2	10.8	18.5	29.3	+ 9.7	94.9
	Balances outstanding at month-end								
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- Feb.	608.1	185.7	793.8	+ 7.7	151.1	286.1	437.2	+12.2	1,231.0
- Mar.	616.3	182.5	798.8	+ 8.0	151.6	286.3	437.9	+12.3	1,236.7
- Apr.	636.3	181.5	817.8	+ 8.3	154.7	291.2	445.9	+12.1	1,263.7
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- Nov.	688.8	183.7	872.5	+ 9.2	173.6	306.7	480.3	+ 8.5	1,352.8
- Dec.	686.2	185.9	872.1	+ 8.9	173.1	305.2	478.3	+ 8.7	1,350.4
1964 - Jan.	682.9	184.5	867.4	+ 8.6	174.9	302.4	477.3	+ 9.2	1,344.7

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Repayments during month								
1962 - Oct.	51.5	17.8	69.3	- 5.2	11.8	20.1	31.9	- 4.2	101.2
- Nov.	50.9	14.8	65.7	-12.2	11.2	18.0	29.2	- 5.5	94.9
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- June	53.3	17.5	70.8	- 3.0	11.0	17.7	28.7	+36.7	99.5
- July	57.8	16.6	74.4	+ 7.2	11.2	20.4	31.6	+19.7	106.0
- Aug.	53.6	15.7	69.3	+ 6.1	11.0	21.5	32.5	+23.1	101.8
- Sept.	54.6	17.0	71.6	+ 8.2	11.8	18.7	30.5	+ 8.5	102.1
- Oct.	62.9	17.5	80.4	+16.0	13.1	23.1	36.2	+13.5	116.6
- Nov.	56.9	16.3	73.2	+11.4	11.4	22.7	34.1	+16.8	107.3
- Dec.	54.8	15.9	70.7	+14.8	12.9	20.4	33.3	- 2.3	104.0
1964 - Jan.	45.5	14.8	70.3	+11.1	9.0	21.3	30.3	+ 3.1	100.6

(1) Passenger car financing includes cars sold for commercial as well as personal use.

(2) Covers such lines as furniture, appliances, jewellery etc.

(3) Percentage change from same month previous year.

(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

(5) No change.

Note: Repayments are estimated by adding balances outstanding at end of previous month to the paper purchased during the month and subtracting balances owing at end of current month.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

Province	Units			Amount of financing		
	January 1963	January 1964	Change prev. yr.	January 1963	January 1964	Change prev. yr.
	number		%	\$'000		%
New passenger cars						
Atlantic Provinces.	645	629	- 2.5	1,617	1,726	+ 6.7
Quebec	3,548	3,720	+ 4.8	9,299	10,241	+10.1
Ontario	4,265	4,318	+ 1.2	10,830	11,645	+ 7.5
Manitoba	312	372	+19.2	773	1,014	+31.2
Saskatchewan	360	438	+21.7	927	1,166	+25.8
Alberta	835	932	+11.6	2,232	2,547	+14.1
British Columbia(1)	837	928	+10.9	2,220	2,741	+23.5
Canada	10,802	11,337	+ 5.0	27,898	31,080	+11.4
New commercial vehicles						
Atlantic Provinces.	164	170	+ 3.7	561	597	+ 6.4
Quebec	576	536	- 6.9	2,503	2,424	- 3.2
Ontario	531	530	- 0.2	2,041	1,840	- 9.8
Manitoba	61	62	+ 1.6	238	233	- 2.1
Saskatchewan	86	130	+51.2	319	530	+66.1
Alberta	267	300	+12.4	873	1,199	+37.3
British Columbia(1)	160	191	+19.4	587	679	+15.7
Canada	1,845	1,919	+ 4.0	7,122	7,502	+ 5.3
Used passenger cars						
Atlantic Provinces.	1,124	991	-11.8	1,178	1,169	- 0.8
Quebec	4,452	4,896	+10.0	5,377	6,218	+15.6
Ontario	5,642	5,077	-10.0	7,210	7,067	- 2.0
Manitoba	605	685	+13.2	656	805	+22.7
Saskatchewan	741	908	+22.5	737	980	+33.0
Alberta	1,510	1,958	+29.7	1,794	2,474	+37.9
British Columbia(1)	1,662	1,717	+ 3.3	2,018	2,393	+18.6
Canada	15,736	16,232	+ 3.2	18,970	21,106	+11.3
Used commercial vehicles						
Atlantic Provinces.	221	195	-11.8	295	316	+ 7.1
Quebec	498	396	-20.5	826	725	-12.2
Ontario	493	418	-15.2	867	733	-15.5
Manitoba	68	99	+45.6	107	208	+94.4
Saskatchewan	120	147	+22.5	161	190	+18.0
Alberta	410	431	+ 5.1	667	729	+ 9.3
British Columbia(1)	291	276	- 5.2	503	440	-12.5
Canada	2,101	1,962	- 6.6	3,426	3,341	- 2.5

(1) Includes Yukon and Northwest Territories.

TABLE 4. Sales Finance Companies

Date	Wholesale			Average repayment terms on retail paper purchased			
	Paper Purchased	Estimated Repay- ments	Balances out- standing (end of period)	Passenger cars and commercial vehicles		Other consumer goods	Other comm. & indus- trial goods
				New	Used		
Calendar Years	millions of dollars			months			
1957	1,185	1,165	202	..	..	..	..
1958	1,105	1,116	191	24.1	17.0	20.1	25.1
1959	1,307	1,301	197	25.2	17.6	23.2	26.9
1960	1,354	1,322	229	25.9	17.6	23.3	27.9
1961 - II	368	401	223	26.4	17.8	26.7	26.6
III	201	296	128	27.4	17.7	24.6	31.5
IV	408	352	184	26.6	17.9	23.4	30.8
1962 - I	390	343	230	26.6	19.0	23.9	33.3
II	489	483	237	27.8	19.0	25.2	31.3
III	233	327	143	28.7	19.0	26.0	30.9
IV	454	357	240	27.5	19.1	23.9	30.9
1963 - I	461	398	303	28.0	20.3	23.6	32.6
II	534	563	274	28.7	20.0	25.0	33.2
III	259	367	166	29.9	20.2	25.8	31.4
IV	568	442	292	28.3	20.1 ^r	23.2	33.1

.. Figures not available.

TABLE 5. Accounts Receivable - Retail Dealers

Percentage Change - December 31, 1963 Over December 31, 1962

Trade	Instalment receivables	Charge account receivables	Total receivables
Total, all trades .....	..	..	+5.2
Department stores .....	..	..	+7.0
Motor vehicle dealers	+ 2.3	+10.1	+8.7
Men's clothing stores	+ 5.0	+ 6.2	+5.8
Family clothing stores	- 0.7	+12.6	+5.1
Women's clothing stores	+22.2	+ 2.4	+6.9
Hardware stores	+10.0	+ 5.4	+6.7
Furniture, appliance and radio stores ..	+ 0.3	+10.3	+1.7
Jewellery stores	- 0.7	+ 7.1	+2.2
Grocery and combination (independent) stores .....	..	..	+4.8
General stores .....	..	..	+7.4
Fuel dealers	+12.9	+ 5.1	+5.5
Garages and filling stations .....	..	..	+2.7

.. Figures not available.

TABLE 6. Accounts Receivable - by Kind of Business
(dollar estimates in millions)

Date	Instalment	Charge	Total	Instalment	Charge	Total
			Total, all trades	Motor vehicle dealers		
1961 - Dec. 31 .....	..	..	1,088.2	17.3	82.5	99.8
1962 - March 31 ...	..	..	998.6	16.8	86.1	102.9
June 30 .....	..	..	1,019.9	18.5	91.4	109.9
Sept. 30 ...	..	..	1,018.9	17.5	85.9	103.4
Dec. 31 .....	..	..	1,125.1	17.7	86.3	104.0
1963 - March 31 ...	..	..	1,044.4	17.6	89.5	107.1
June 30 .....	..	..	1,062.9	18.9	96.4	115.3
Sept. 30 ...	..	..	1,071.7	18.5	91.9	110.4
Dec. 31 .....	..	..	1,183.3	18.1	95.0	113.1
			Men's clothing stores	Family clothing stores		
1961 - Dec. 31	6.5	11.8	18.3	13.6	11.1	24.7
1962 - March 31 ...	5.9	10.2	16.1	11.8	9.0	20.8
June 30	6.2	10.6	16.8	12.2	9.3	21.5
Sept. 30 ...	6.2	10.1	16.3	11.8	9.3	21.1
Dec. 31	8.0	12.8	20.8	14.2	11.1	25.3
1963 - March 31 ...	6.8	10.7	17.5	12.1	9.0	21.1
June 30	7.0	11.2	18.2	12.0	9.6	21.6
Sept. 30 ...	6.9	10.5	17.4	11.7	9.8	21.5
Dec. 31	8.4	13.6	22.0	14.1	12.5	26.6
			Women's clothing stores	Hardware stores		
1961 - Dec. 31	3.3	11.8	15.1	10.1	27.0	37.1
1962 - March 31 ...	2.8	10.4	13.2	9.7	24.0	33.7
June 30	2.9	10.2	13.1	10.0	27.6	37.6
Sept. 30 ...	2.9	10.6	13.5	10.8	27.6	38.4
Dec. 31	3.6	12.4	16.0	11.0	28.0	39.0
1963 - March 31 ...	3.0	10.7	13.7	10.3	24.0	34.3
June 30	3.1	10.3	13.4	10.9	29.2	40.1
Sept. 30 ...	3.1	11.1	14.2	11.4	29.6	41.0
Dec. 31	4.4	12.7	17.1	12.1	29.5	41.6
			Furniture, appliance and radio stores	Jewellery stores		
1961 - Dec. 31	168.4	26.5	194.9	15.2	7.9	23.1
1962 - March 31 ...	157.6	23.2	180.8	12.5	5.1	17.6
June 30	158.4	24.5	182.9	11.7	5.4	17.1
Sept. 30 ...	160.0	25.5	185.5	11.3	5.3	16.6
Dec. 31	167.0	27.2	194.2	14.7	8.4	23.1
1963 - March 31 ...	159.3	24.8	184.1	12.3	5.7	18.0
June 30	159.7	26.3	186.0	11.5	5.5	17.0
Sept. 30 ...	160.8	27.4	188.2	11.0	5.7	16.7
Dec. 31	167.5	30.0	197.5	14.6	9.0	23.6

.. Figures not available.

TABLE 6. Accounts Receivable - by Kind of Business - Concluded
(dollar estimates in millions)

Date	Instalment	Charge	Total	Instalment	Charge	Total
	Fuel dealers			Department stores		
1961 - Dec. 31	2.8	49.4	52.2	..	..	400.7
1962 - March 31	2.8	57.9	60.7	..	..	358.8
June 30	2.6	39.6	42.2	..	..	364.5
Sept. 30	2.8	35.7	38.5	..	..	365.8
Dec. 31	3.1	53.3	56.4	..	..	426.9
1963 - March 31	3.2	63.8	67.0	..	..	383.1
June 30	3.1	44.0	47.1	..	..	387.3
Sept. 30	3.2	38.3	41.5	..	..	393.5
Dec. 31	3.5	56.0	59.5	..	..	456.7
	Grocery and combination stores (independent)			General stores		
1961 - Dec. 31 .....	..	..	36.7	..	..	33.3
1962 - March 31 .....	..	..	33.7	..	..	31.0
June 30 .....	..	..	34.3	..	..	34.3
Sept. 30 .....	..	..	33.1	..	..	34.9
Dec. 31 .....	..	..	35.5	..	..	34.9
1963 - March 31 .....	..	..	33.2	..	..	32.4
June 30 .....	..	..	34.1	..	..	36.3
Sept. 30 .....	..	..	34.0	..	..	37.2
Dec. 31 .....	..	..	37.2	..	..	37.5
	Garages and filling stations			All other trades		
1961 - Dec. 31 .....	..	..	27.7	32.2	92.4	124.6
1962 - March 31 .....	..	..	26.7	28.6	74.0	102.6
June 30 .....	..	..	30.3	28.6	86.8	115.4
Sept. 30 .....	..	..	31.5	30.1	90.2	120.3
Dec. 31 .....	..	..	29.4	29.5	90.1	119.6
1963 - March 31 .....	..	..	29.6	27.0	76.3	103.3
June 30	30.9	27.7	87.9	115.6
Sept. 30	31.5	30.4	94.2	124.6
Dec. 31	30.2	29.7	91.0	120.7

.. Figures not available.

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CREDIT STATISTICS (Selected holders)
February 1964

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balances outstanding at month-end		
	February 1963	February 1964	Change
	Millions of dollars		%
Sales finance companies:			
Consumer goods	794	858	+ 8.1
Commercial goods	437	485	+11.0
Small loan companies:			
Cash loans	666	750	+12.6
Instalment credit	51	51	(1)
Department stores	394	421	+ 6.9
Furniture, appliance stores	187	190	+ 1.6
Chartered banks:			
Personal loans:			
Fully secured	352	395	+12.2
Home improvement	68	72	+ 5.9
Other	1,187	1,462	+23.2

(1) No change.

April, 1964
6422-501

Merchandising and Services Division

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

No.	Year and month	Sales finance companies (retail)		Small loan companies		Department stores (5)	Furniture, appliance stores
		Consumer goods (1)	Commercial goods (2)	Cash loans (3)	Instalment credit (4)		
		millions of dollars					
1	End of:						
2	1955	599	192	273	6	226	175
3	6	756	279	343	13	244	189
4	7	780	288	347	15	262	195
5	8	768	257	382	19	282	197
6	9	806	344	446	38	314	202
7	1960	828	393	504	45	368	195
	1	756	395	559	35	401	195
8	1962 - Oct.	798	444	635	49	372	187
9	- Nov.	799	442	644	50	385	189
10	- Dec.	801	440	662	52	427	194
11	1963 - Jan.	799	437	661	51	411	190
12	- Feb.	794	437	666	51	394	187
13	- Mar.	799	438	674	51	383	184
14	- Apr.	818	446	687	52	385	184
15	- May	844	457	700	52	387	185
16	- June	865	469	709	52	387	186
17	- July	883	477	720	53	380	185
18	- Aug.	886	480	727	54	381	186
19	- Sept.	877	483	728	55	394	188
20	- Oct.	875	483	730	55	397	191
21	- Nov.	872	480	737	55	420	192
22	- Dec.	873 ^r	478	753	55	457	198
23	1964 - Jan.	867	478 ^r	753	55	442	194
	- Feb.	858	485	750	51	421	190

- 1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- 2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- 3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- 4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- 5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- 6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- 7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

Chartered banks personal loans			Sub- total (excl. col.2) (7)	Life insurance companies' policy loans	Quebec savings banks' loans	Other retail dealers (ex. dept., furniture and appliance stores)		Oil company credit cards (9)	Credit unions (10)	No.
Fully secured (6)	Home improve- ment	Other				Instal- ment (8)	Charge (8)			
millions of dollars										
339	24	441	2,083	250	8	81	340	20	174	1
313	28	435	2,331	270	11	85	354	26	226	2
257	48	420	2,324	295	13	100	343	32	258	3
287	58	553	2,546	305	12	96	362	35	320	4
282	60	719	2,867	323	13	101	376	40	397	5
286	56	857	3,139	344	14	97	378	43	433	6
336	66	1,030	3,378	358	17	102	390	47	516	7
360	70	1,196	3,667	369	22					8
361	71	1,181	3,680	370	23					9
372	70	1,183	3,761	372	27	102	402	49	575	10
357	68	1,181	3,718	373	24					11
352	68	1,187	3,699	374	28					12
352	67	1,206	3,716	375	30	92	385	45	..	13
361	68	1,242	3,797	377	28					14
346	69	1,286	3,869	378	22					15
370	70	1,330	3,969	380	23	94	396	50	..	16
376	70	1,354	4,021	381	25					17
377	72	1,371	4,054	382	24					18
379	72	1,380	4,073	384	24	96	394	60	..	19
390	72	1,394	4,104	385	24					20
402	73	1,418	4,169	385	27					21
392	72	1,432	4,232 ^r	385	23	104	424	54		22
386	71	1,446	4,214	386	24					23
395	72	1,462	4,199	386	26					

(8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

(9) Amount owing to oil companies, excluding commercial accounts.

(10) Not available quarterly.

.. Figures not available.

r Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

TABLE 2. Sales Finance Companies - Retail Instalment Financing
(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Value of contracts financed during month								
1962 - Oct.	50.7	17.6	68.3	+12.9	11.6	19.5	31.1	+11.1	99.4
- Nov.	49.8	17.7	67.5	+13.3	11.8	15.7	27.5	-12.7	95.0
- Dec.	44.7	18.6	63.3	+23.9	11.0	20.5	31.5	+17.1	94.8
1963 - Jan.	46.9	14.3	61.2	+13.5	10.5	16.2	26.7	+ 3.5	87.9
- Feb.	46.2	12.3	58.5	+ 5.2	10.3	16.0	26.3	+12.9	84.8
- Mar.	58.0	12.7	70.7	+ 2.3	11.4	18.2	29.6	+ 4.2	100.3
- Apr.	75.3	16.0	91.3	+13.4	13.9	22.6	36.5	+ 9.0	127.8
- May	77.7	18.1	95.8	+ 5.2	16.7	25.1	41.8	+10.9	137.6
- June	72.9	18.1	91.0	+ 8.2	15.4	25.0	40.4	+10.1	131.4
- July	74.9	17.6	92.5	+11.3	14.7	24.4	39.1	+13.3	131.6
- Aug.	57.0	15.8	72.8	- 3.3	14.2	22.0	36.2	+ 7.7	109.0
- Sept.	45.4	16.7	62.1	+ 4.7	13.2	20.3	33.5	- 3.7	95.6
- Oct.	61.5	17.4	78.9	+15.5	14.1	21.5	35.6	+14.5	114.5
- Nov.	54.3	16.2	70.5	+ 4.4	12.2	19.5	31.7	+15.3	102.2
- Dec.	52.2	18.1	70.3	+11.1	12.4	18.9	31.3	- 0.6	101.6
1964 - Jan.	52.2	13.4	65.6	+ 7.2	10.8	18.5	29.3	+ 9.7	94.9
- Feb.	55.9	13.5	69.4	+18.6	10.6	16.1	26.7	+ 1.5	96.1
	Balances outstanding at month-end								
1962 - Oct.	611.6	185.9	797.5	+ 2.0	150.8	293.4	444.2	+ 9.8	1,241.7
- Nov.	610.5	188.8	799.3	+ 4.3	151.4	291.1	442.5	+ 9.2	1,241.8
- Dec.	608.9	192.1	801.0	+ 6.0	151.4	288.5	439.9	+ 9.9	1,240.9
1963 - Jan.	609.2	189.7	798.9	+ 7.5	151.2	286.0	437.2	+11.4	1,236.1
- Feb.	608.1	185.7	793.8	+ 7.7	151.1	286.1	437.2	+12.2	1,231.0
- Mar.	616.3	182.5	798.8	+ 8.0	151.6	286.3	437.9	+12.3	1,236.7
- Apr.	636.3	181.5	817.8	+ 8.3	154.7	291.2	445.9	+12.1	1,263.7
- May	661.9	182.5	844.4	+ 9.6	159.3	298.1	457.4	+12.3	1,301.8
- June	681.5	183.1	864.6	+10.6	163.7	305.4	469.1	+10.9	1,333.7
- July	698.6	184.1	882.7	+11.0	167.2	309.4	476.6	+10.6	1,359.3
- Aug.	702.0	184.2	886.2	+10.0	170.4	309.9	480.3	+ 9.6	1,366.5
- Sept.	692.8	183.9	876.7	+ 9.8	171.8	311.5	483.3	+ 8.6	1,360.0
- Oct.	691.4	183.8	875.2	+ 9.7	172.8	309.9	482.7	+ 8.7	1,357.9
- Nov.	688.8	183.7	872.5	+ 9.2	173.6	306.7	480.3	+ 8.5	1,352.8
- Dec.	686.8 ^r	185.9	872.7 ^r	+ 9.0 ^r	173.1	305.2	478.3	+ 8.7	1,351.0 ^r
1964 - Jan.	682.9	184.5	867.4	+ 8.6	174.9	302.9 ^r	477.8 ^r	+ 9.3	1,345.2 ^r
- Feb.	672.9	185.4	858.3	+ 8.1	171.7	313.1	484.8	+10.9	1,343.1

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Repayments during month								
1962 - Oct.	51.5	17.8	69.3	- 5.2	11.8	20.1	31.9	- 4.2	101.2
- Nov.	50.9	14.8	65.7	-12.2	11.2	18.0	29.2	- 5.5	94.9
- Dec.	46.3	15.3	61.6	(5)	11.0	23.1	34.1	+ 7.2	95.7
1963 - Jan.	46.6	16.7	63.3	- 5.1	10.7	18.7	29.4	+ 2.8	92.7
- Feb.	47.3	16.3	63.6	+ 3.4	10.4	15.9	26.3	+ 1.5	89.9
- Mar.	49.8	15.9	65.7	- 1.8	10.9	18.0	28.9	+ 2.5	94.6
- Apr.	55.3	17.0	72.3	+11.4	10.8	17.7	28.5	+11.3	100.8
- May	52.1	17.1	69.2	- 8.2	12.1	18.2	30.3	+ 7.4	99.5
- June	53.3	17.5	70.8	- 3.0	11.0	17.7	28.7	+36.7	99.5
- July	57.8	16.6	74.4	+ 7.2	11.2	20.4	31.6	+19.7	106.0
- Aug.	53.6	15.7	69.3	+ 6.1	11.0	21.5	32.5	+23.1	101.8
- Sept.	54.6	17.0	71.6	+ 8.2	11.8	18.7	30.5	+ 8.5	102.1
- Oct.	62.9	17.5	80.4	+16.0	13.1	23.1	36.2	+13.5	116.6
- Nov.	56.9	16.3	73.2	+11.4	11.4	22.7	34.1	+16.8	107.3
- Dec.	54.2 ^r	15.9	70.1 ^r	+13.8 ^r	12.9	20.4	33.3	- 2.3	103.4 ^r
1964 - Jan.	56.1 ^r	14.8	70.9 ^r	+12.0 ^r	9.0	20.8 ^r	29.8 ^r	+ 1.4 ^r	100.7 ^r
- Feb.	65.9	12.6	78.5	+23.4	13.8	5.9	19.7	-25.1	98.2

(1) Passenger car financing includes cars sold for commercial as well as personal use.

(2) Covers such lines as furniture, appliances, jewellery etc.

(3) Percentage change from same month previous year.

(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

(5) No change.

Note: Repayments are estimated by adding balances outstanding at end of previous month to the paper purchased during the month and subtracting balances owing at end of current month.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

Province	Units			Amount of financing		
	February 1963	February 1964	Change prev. yr.	February 1963	February 1964	Change prev. yr.
	number		%	\$'000		%
New passenger cars						
Atlantic Provinces.	585	738	+ 26.2	1,452	1,937	+ 33.4
Quebec	3,249	3,934	+ 21.1	8,532	10,693	+ 25.3
Ontario	4,296	4,816	+ 12.1	11,006	13,008	+ 18.2
Manitoba	437	334	- 23.6	991	911	- 8.1
Saskatchewan	320	461	+ 44.1	788	1,220	+ 54.8
Alberta	860	1,009	+ 17.3	2,281	2,850	+ 24.9
British Columbia(1)	824	878	+ 6.6	2,267	2,567	+ 13.2
Canada	10,571	12,170	+ 15.1	27,317	33,186	+ 21.5
New commercial vehicles						
Atlantic Provinces.	151	175	+ 15.9	655	662	+ 1.1
Quebec	529	490	- 7.4	2,092	2,376	+ 13.6
Ontario	509	513	+ 0.8	1,732	1,932	+ 11.5
Manitoba	49	55	+ 12.2	143	251	+ 75.5
Saskatchewan	58	129	+122.4	197	394	+100.0
Alberta	313	267	- 14.7	1,189	927	- 22.0
British Columbia(1)	170	159	- 6.5	712	589	- 17.3
Canada	1,779	1,788	+ 0.5	6,720	7,131	+ 6.1
Used passenger cars						
Atlantic Provinces.	1,033	1,120	+ 8.4	1,092	1,331	+ 21.9
Quebec	4,467	5,684	+ 27.2	5,245	7,086	+ 35.1
Ontario	5,398	5,710	+ 5.8	6,723	7,692	+ 14.4
Manitoba	999	732	- 26.7	1,049	876	- 16.5
Saskatchewan	757	950	+ 25.5	718	1,038	+ 44.6
Alberta	1,702	1,992	+ 17.0	1,999	2,457	+ 22.9
British Columbia(1)	1,682	1,743	+ 3.6	2,028	2,253	+ 11.1
Canada	16,038	17,931	+ 11.8	18,854	22,733	+ 20.6
Used commercial vehicles						
Atlantic Provinces.	187	211	+ 12.8	282	306	+ 8.5
Quebec	480	427	- 11.0	839	700	- 16.6
Ontario	491	466	- 5.1	922	829	- 10.1
Manitoba	73	91	+ 24.7	108	167	+ 54.6
Saskatchewan	139	173	+ 24.5	165	231	+ 40.0
Alberta	420	478	+ 13.8	820	748	- 8.8
British Columbia(1)	328	280	- 14.6	459	441	- 3.9
Canada	2,118	2,126	+ 0.4	3,595	3,422	- 4.8

(1) Includes Yukon and Northwest Territories.

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CREDIT STATISTICS (Selected holders)

March 1964

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balances outstanding at month-end		
	March 1963	March 1964	Change
	Millions of dollars		%
Sales finance companies:			
Consumer goods	799	869	+ 8.8
Commercial goods	438	485	+10.7
Small loan companies:			
Cash loans	674	750	+11.3
Instalment credit	51	46	- 9.8
Department stores	383	414	+ 8.1
Furniture, appliance stores	184	188	+ 2.2
Chartered banks:			
Personal loans:			
Fully secured	352	395	+12.2
Home improvement	67	70	+ 4.5
Other	1,206	1,497	+24.1

May, 1964

6422-501

Merchandising and Services Division

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

No.	Year and month	Sales finance companies (retail)		Small loan companies		Department stores (5)	Furniture, appliance stores
		Consumer goods (1)	Commercial goods (2)	Cash loans (3)	Installment credit (4)		
		millions of dollars					
1	End of:						
2	1955	599	192	273	6	226	175
3	6	756	279	343	13	244	189
4	7	780	288	347	15	262	195
5	8	768	257	382	19	282	197
6	9	806	344	446	38	314	202
7	1960	828	393	504	45	368	195
8	1	756	395	559	35	401	195
9	1962 - Dec.	801	440	662	52	427	194
10	1963 - Jan.	799	437	661	51	411	190
11	- Feb.	794	437	666	51	394	187
12	- Mar.	799	438	674	51	383	184
13	- Apr.	818	446	687	52	385	184
14	- May	844	457	700	52	387	185
15	- June	865	469	709	52	387	186
16	- July	883	477	720	53	380	185
17	- Aug.	886	480	727	54	381	186
18	- Sept.	877	483	728	55	394	188
19	- Oct.	875	483	730	55	397	191
20	- Nov.	872	480	737	55	420	192
21	- Dec.	873	478	753	55	457	193
22	1964 - Jan.	867	478	753	55	442	194
23	- Feb.	862 ^r	485	750	51	421	190
	- Mar.	869	485	750	46	414	188

- (1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

Chartered banks personal loans			Sub- total (excl. col.2) (7)	Life insurance companies' policy loans	Quebec savings banks' loans	Other retail dealers (ex. dept., furniture and appliance stores)		Oil company credit cards (9)	Credit unions (10)	No.
Fully secured (6)	Home improve- ment	Other				Instal- ment (8)	Charge (8)			
millions of dollars										
339	24	441	2,083	250	8	81	340	20	174	1
313	28	435	2,331	270	11	85	354	26	226	2
257	48	420	2,324	295	13	100	343	32	258	3
287	58	553	2,546	305	12	96	362	35	320	4
282	60	719	2,867	323	13	101	376	40	397	5
286	56	857	3,139	344	14	97	378	43	433	6
336	66	1,030	3,378	358	17	102	390	47	516	7
372	70	1,183	3,761	372	27	102	402	49	575	8
357	68	1,181	3,718	373	24					9
352	68	1,187	3,699	374	28					10
352	67	1,206	3,716	375	30	92	385	45	..	11
361	68	1,242	3,797	377	28					12
346	69	1,286	3,869	378	22					13
370	70	1,330	3,969	380	23	94	396	50	..	14
376	70	1,354	4,021	381	25					15
377	72	1,371	4,054	382	24					16
379	72	1,380	4,073	384	24	96	394	60	..	17
390	72	1,394	4,104	385	24					18
402	73	1,418	4,169	385	27					19
392	72	1,432	4,232	385	23	104	424	54	..	20
387 ^r	71	1,444 ^r	4,213 ^r	386	24					21
395	72	1,457 ^r	4,198 ^r	386	26					22
395	70	1,497	4,229	390	25			49	..	23

(8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

(9) Amount owing to oil companies, excluding commercial accounts.

(10) Not available quarterly.

.. Figures not available.

r Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

TABLE 2. Sales Finance Companies - Retail Instalment Financing

(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Value of contracts financed during month								
1962 - Dec.	44.7	18.6	63.3	+23.9	11.0	20.5	31.5	+17.1	94.8
1963 - Jan.	46.9	14.3	61.2	+13.5	10.5	16.2	26.7	+ 3.5	87.9
- Feb.	46.2	12.3	58.5	+ 5.2	10.3	16.0	26.3	+12.9	84.8
- Mar.	58.0	12.7	70.7	+ 2.3	11.4	18.2	29.6	+ 4.2	100.3
- Apr.	75.3	16.0	91.3	+13.4	13.9	22.6	36.5	+ 9.0	127.8
- May	77.7	18.1	95.8	+ 5.2	16.7	25.1	41.8	+10.9	137.6
- June	72.9	18.1	91.0	+ 8.2	15.4	25.0	40.4	+10.1	131.4
- July	74.9	17.6	92.5	+11.3	14.7	24.4	39.1	+13.3	131.6
- Aug.	57.0	15.8	72.8	- 3.3	14.2	22.0	36.2	+ 7.7	109.0
- Sept.	45.4	16.7	62.1	+ 4.7	13.2	20.3	33.5	- 3.7	95.6
- Oct.	61.5	17.4	78.9	+15.5	14.1	21.5	35.6	+14.5	114.5
- Nov.	54.3	16.2	70.5	+ 4.4	12.2	19.5	31.7	+15.3	102.2
- Dec.	52.2	18.1	70.3	+11.1	12.4	18.9	31.3	- 0.6	101.6
1964 - Jan.	52.2	13.4	65.6	+ 7.2	10.8	18.5	29.3	+ 9.7	94.9
- Feb.	55.9	13.5	69.4	+18.6	10.6	16.1	26.7	+ 1.5	96.1
- Mar.	69.8	13.4	83.2	+17.7	12.1	18.7	30.8	+ 4.1	114.0
	Balances outstanding at month-end								
1962 - Dec.	608.9	192.1	801.0	+ 6.0	151.4	288.5	439.9	+ 9.9	1,240.9
1963 - Jan.	609.2	189.7	798.9	+ 7.5	151.2	286.0	437.2	+11.4	1,236.1
- Feb.	608.1	185.7	793.8	+ 7.7	151.1	286.1	437.2	+12.2	1,231.0
- Mar.	616.3	182.5	798.8	+ 8.0	151.6	286.3	437.9	+12.3	1,236.7
- Apr.	636.3	181.5	817.8	+ 8.3	154.7	291.2	445.9	+12.1	1,263.7
- May	661.9	182.5	844.4	+ 9.6	159.3	298.1	457.4	+12.3	1,301.8
- June	681.5	183.1	864.6	+10.6	163.7	305.4	469.1	+10.9	1,333.7
- July	698.6	184.1	882.7	+11.0	167.2	309.4	476.6	+10.6	1,359.3
- Aug.	702.0	184.2	886.2	+10.0	170.4	309.9	480.3	+ 9.6	1,366.5
- Sept.	692.8	183.9	876.7	+ 9.8	171.8	311.5	483.3	+ 8.6	1,360.0
- Oct.	691.4	183.8	875.2	+ 9.7	172.8	309.9	482.7	+ 8.7	1,357.9
- Nov.	688.8	183.7	872.5	+ 9.2	173.6	306.7	480.3	+ 8.5	1,352.8
- Dec.	686.8	185.9	872.7	+ 9.0	173.1	305.2	478.3	+ 8.7	1,351.0
1964 - Jan.	682.9	184.5	867.4	+ 8.6	174.9	302.9	477.8	+ 9.3	1,345.2
- Feb.	672.9	189.4 ^r	862.3 ^r	+ 8.6 ^r	171.7	313.1	484.8	+10.9	1,347.1 ^r
- Mar.	682.4	186.4	868.8	+ 8.8	171.4	313.5	484.9	+10.7	1,353.7

r Revised.

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Repayments during month								
1962 - Dec.	46.3	15.3	61.6	(5)	11.0	23.1	34.1	+ 7.2	95.7
1963 - Jan.	46.6	16.7	63.3	- 5.1	10.7	18.7	29.4	+ 2.8	92.7
- Feb.	47.3	16.3	63.6	+ 3.4	10.4	15.9	26.3	+ 1.5	89.9
- Mar.	49.8	15.9	65.7	- 1.8	10.9	18.0	28.9	+ 2.5	94.6
- Apr.	55.3	17.0	72.3	+11.4	10.8	17.7	28.5	+11.3	100.8
- May	52.1	17.1	69.2	- 8.2	12.1	18.2	30.3	+ 7.4	99.5
- June	53.3	17.5	70.8	- 3.0	11.0	17.7	28.7	+36.7	99.5
- July	57.8	16.6	74.4	+ 7.2	11.2	20.4	31.6	+19.7	106.0
- Aug.	53.6	15.7	69.3	+ 6.1	11.0	21.5	32.5	+23.1	101.8
- Sept.	54.6	17.0	71.6	+ 8.2	11.8	18.7	30.5	+ 8.5	102.1
- Oct.	62.9	17.5	80.4	+16.0	13.1	23.1	36.2	+13.5	116.6
- Nov.	56.9	16.3	73.2	+11.4	11.4	22.7	34.1	+16.8	107.3
- Dec.	54.2	15.9	70.1	+13.8	12.9	20.4	33.3	- 2.3	103.4
1964 - Jan.	56.1	14.8	70.9	+12.0	9.0	20.8	29.8	+ 1.4	100.7
- Feb.	65.9	8.6r	74.5r	+17.1r	13.8	5.9	19.7	-25.1	94.2r
- Mar.	60.3	16.4	76.7	+16.7	12.4	18.3	30.7	+ 6.2	107.4

(1) Passenger car financing includes cars sold for commercial as well as personal use.

(2) Covers such lines as furniture, appliances, jewellery etc.

(3) Percentage change from same month previous year.

(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

(5) No change.

Note: Repayments are estimated by adding balances outstanding at end of previous month to the paper purchased during the month and subtracting balances owing at end of current month.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

Province	Units			Amount of financing		
	March 1963	March 1964	Change prev. yr.	March 1963	March 1964	Change prev. yr.
	number		%	\$'000		%
	New passenger cars					
Atlantic Provinces.	777	1,013	+30.4	1,981	2,591	+30.8
Quebec	4,196	5,478	+30.6	11,113	15,008	+35.0
Ontario	5,077	5,769	+13.6	13,217	15,501	+17.3
Manitoba	422	440	+ 4.3	1,094	1,152	+ 5.3
Saskatchewan	406	597	+47.0	1,006	1,593	+58.3
Alberta	1,024	1,230	+20.1	2,737	3,397	+24.1
British Columbia(1)	1,004	1,064	+ 6.0	2,849	3,075	+ 7.9
Canada	12,906	15,591	+20.8	33,997	42,317	+24.5
	New commercial vehicles					
Atlantic Provinces.	185	189	+ 2.2	576	650	+12.8
Quebec	572	540	- 5.6	2,266	2,642	+16.6
Ontario	630	603	- 4.3	2,356	2,171	- 7.9
Manitoba	68	62	- 8.8	223	296	+32.7
Saskatchewan	95	130	+36.8	338	346	+ 2.4
Alberta	289	311	+ 7.6	921	1,197	+30.0
British Columbia(1)	173	167	- 3.5	652	845	+29.6
Canada	2,012	2,002	- 0.5	7,332	8,147	+11.1
	Used passenger cars					
Atlantic Provinces.	1,325	1,478	+11.5	1,380	1,656	+20.0
Quebec	6,204	7,397	+19.2	7,241	9,418	+30.1
Ontario	6,662	6,789	+ 1.9	8,361	9,052	+ 8.3
Manitoba	899	804	-10.6	1,012	942	- 6.9
Saskatchewan	1,025	1,172	+14.3	1,015	1,237	+21.9
Alberta	2,105	2,200	+ 4.5	2,435	2,680	+10.1
British Columbia(1)	2,036	1,915	- 5.9	2,527	2,486	- 1.6
Canada	20,256	21,755	+ 7.4	23,971	27,471	+14.6
	Used commercial vehicles					
Atlantic Provinces.	185	208	+12.4	229	276	+20.5
Quebec	584	468	-19.9	1,158	856	-26.1
Ontario	534	498	- 6.7	931	728	-21.8
Manitoba	82	100	+22.0	151	190	+25.8
Saskatchewan	191	202	+ 5.8	375	239	-36.3
Alberta	505	492	- 2.6	793	1,123	+41.6
British Columbia(1)	309	315	+ 1.9	480	547	+14.0
Canada	2,390	2,283	- 4.5	4,117	3,959	- 3.8

(1) Includes Yukon and Northwest Territories.

TABLE 4. Sales Finance Companies

Date	Wholesale			Average repayment terms on retail paper purchased			
	Paper purchased	Estimated repay- ments	Balances out- standing (end of period)	Passenger cars and commercial vehicles		Other consumer goods	Other comm. & indus- trial goods
				New	Used		
Calendar Years	millions of dollars			months			
1958	1,105	1,116	191	24.1	17.0	20.1	25.1
1959	1,307	1,301	197	25.2	17.6	23.2	26.9
1960	1,354	1,322	229	25.9	17.6	23.3	27.9
1961	1,282	1,327	1 4	26.5	17.9	24.4	29.8
1962 - I	390	343	230	26.6	19.0	23.9	33.3
II	489	483	237	27.8	19.0	25.2	31.3
III	233	327	143	28.7	19.0	26.0	30.9
IV	454	357	240	27.5	19.1	23.9	30.9
1963 - I	461	398	303	28.0	20.3	23.6	32.6
II	534	563	274	28.7	20.0	25.0	33.2
III	259	367	166	29.9	20.2	25.8	31.4
IV	568	442	292	28.3	20.1	23.2	33.1
1964 - I	584	471	405	28.5	21.4	21.9	31.8

.. Figures not available.

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April 1964

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Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balances outstanding at month-end		
	April 1963	April 1964	Change
			%
Sales finance companies:			
Consumer goods	818	890	+ 8.8
Commercial goods	446	496	+11.2
Small loan companies:			
Cash loans	687	760	+10.6
Instalment credit	52	48	- 7.7
Department stores	385	417	+ 8.3
Furniture, appliance stores	184	188	+ 2.2
Chartered banks:			
Personal loans:			
Fully secured	361	400	+10.8
Home improvement	68	70	+ 2.9
Other	1,242	1,541	+24.1

June, 1964

Merchandising and Services Division

6422-501

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

No.	Year and month	Sales finance companies (retail)		Small loan companies		Department stores (5)	Furniture, appliance stores
		Consumer goods (1)	Commercial goods (2)	Cash loans (3)	Instalment credit (4)		
		millions of dollars					
1	End of: 1956	756	279	343	13	244	189
2	7	780	288	347	15	262	195
3	8	768	257	382	19	282	197
4	9	806	344	446	38	314	202
5	1960	828	393	504	45	368	195
6	1	756	395	559	35	401	195
7	2	801	440	662	52	427	194
8	1963 - Jan.	799	437	661	51	411	190
9	- Feb.	794	437	666	51	394	187
10	- Mar.	799	438	674	51	383	184
11	- Apr.	818	446	687	52	385	184
12	- May	844	457	700	52	387	185
13	- June	865	469	709	52	387	186
14	- July	883	477	720	53	380	185
15	- Aug.	886	480	727	54	381	186
16	- Sept.	877	483	728	55	394	188
17	- Oct.	875	483	730	55	397	191
18	- Nov.	872	480	737	55	420	192
19	- Dec.	873	478	753	55	457	198
20	1964 - Jan.	867	478	753	55	442	194
21	- Feb.	862	485	750	51	421	190
22	- Mar.	869	485	750	46	414	189 ^r
23	- Apr.	890	496	760	48	417	188

- (1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

Chartered banks personal loans			Sub- total (excl. col.2) (7)	Life insurance companies' policy loans	Quebec savings banks' loans	Other retail dealers (ex. dept., furniture and appliance stores)		Oil company credit cards (9)	Credit unions (10)	No.
Fully secured (6)	Home improve- ment	Other				Instal- ment (8)	Charge (8)			
millions of dollars										
313	38 ^r	435	2,331	270	11	85	354	26	226	1
257	48	420	2,324	295	13	100	343	32	258	2
287	58	553	2,546	305	12	96	362	35	320	3
282	60	719	2,867	323	13	101	376	40	397	4
286	56	857	3,139	344	14	97	378	43	433	5
336	66	1,030	3,378	358	17	102	390	47	516	6
372	70	1,183	3,761	372	27	102	402	49	575	7
357	68	1,181	3,718	373	24					8
352	68	1,187	3,699	374	28					9
352	67	1,206	3,716	375	30	92	385	45	..	10
361	68	1,242	3,797	377	28					11
346	69	1,286	3,869	378	22					12
370	70	1,330	3,969	380	23	94	396	50	..	13
376	70	1,354	4,021	381	25					14
377	72	1,371	4,054	382	24					15
379	72	1,380	4,073	384	24	96	394	60	..	16
390	72	1,394	4,104	385	24					17
402	73	1,418	4,169	385	27					18
392	72	1,432	4,232	385	23	104	424	54	..	19
387	71	1,444	4,213	386	24					20
395	72	1,457	4,198	386	26					21
395	70	1,497	4,230 ^r	388 ^r	25	94	399	50 ^r	..	22
400	70	1,541	4,314	389	25					23

(8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

(9) Amount owing to oil companies, excluding commercial accounts.

(10) Not available quarterly.

.. Figures not available.

^r Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

TABLE 2. Sales Finance Companies - Retail Instalment Financing
(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Value of contracts financed during month								
1963 - Jan.	46.9	14.3	61.2	+13.5	10.5	16.2	26.7	+ 3.5	87.9
- Feb.	46.2	12.3	58.5	+ 5.2	10.3	16.0	26.3	+12.9	84.8
- Mar.	58.0	12.7	70.7	+ 2.3	11.4	18.2	29.6	+ 4.2	100.3
- Apr.	75.3	16.0	91.3	+13.4	13.9	22.6	36.5	+ 9.0	127.8
- May	77.7	18.1	95.8	+ 5.2	16.7	25.1	41.8	+10.9	137.6
- June	72.9	18.1	91.0	+ 8.2	15.4	25.0	40.4	+10.1	131.4
- July	74.9	17.6	92.5	+11.3	14.7	24.4	39.1	+13.3	131.6
- Aug.	57.0	15.8	72.8	- 3.3	14.2	22.0	36.2	+ 7.7	109.0
- Sept.	45.4	16.7	62.1	+ 4.7	13.2	20.3	33.5	- 3.7	95.6
- Oct.	61.5	17.4	78.9	+15.5	14.1	21.5	35.6	+14.5	114.5
- Nov.	54.3	16.2	70.5	+ 4.4	12.2	19.5	31.7	+15.3	102.2
- Dec.	52.2	18.1	70.3	+11.1	12.4	18.9	31.3	- 0.6	101.6
1964 - Jan.	52.2	13.4	65.6	+ 7.2	10.8	18.5	29.3	+ 9.7	94.9
- Feb.	55.9	13.5	69.4	+18.6	10.6	16.1	26.7	+ 1.5	96.1
- Mar.	69.8	13.4	83.2	+17.7	11.8 ^r	19.0 ^r	30.8	+ 4.1	114.0
- Apr.	84.1	16.7	100.8	+10.4	16.9	25.5	42.4	+16.2	143.2
	Balances outstanding at month-end								
1963 - Jan.	609.2	189.7	798.9	+ 7.5	151.2	286.0	437.2	+11.4	1,236.1
- Feb.	608.1	185.7	793.8	+ 7.7	151.1	286.1	437.2	+12.2	1,231.0
- Mar.	616.3	182.5	798.8	+ 8.0	151.6	286.3	437.9	+12.3	1,236.7
- Apr.	636.3	181.5	817.8	+ 8.3	154.7	291.2	445.9	+12.1	1,263.7
- May	661.9	182.5	844.4	+ 9.6	159.3	298.1	457.4	+12.3	1,301.8
- June	681.5	183.1	864.6	+10.6	163.7	305.4	469.1	+10.9	1,333.7
- July	698.6	184.1	882.7	+11.0	167.2	309.4	476.6	+10.6	1,359.3
- Aug.	702.0	184.2	886.2	+10.0	170.4	309.9	480.3	+ 9.6	1,366.5
- Sept.	692.8	183.9	876.7	+ 9.8	171.8	311.5	483.3	+ 8.6	1,360.0
- Oct.	691.4	183.8	875.2	+ 9.7	172.8	309.9	482.7	+ 8.7	1,357.9
- Nov.	688.8	183.7	872.5	+ 9.2	173.6	306.7	480.3	+ 8.5	1,352.8
- Dec.	686.8	185.9	872.7	+ 9.0	173.1	305.2	478.3	+ 8.7	1,351.0
1964 - Jan.	682.9	184.5	867.4	+ 8.6	174.9	302.9	477.8	+ 9.3	1,345.2
- Feb.	672.9	189.4	862.3	+ 8.6	171.7	313.1	484.8	+10.9	1,347.1
- Mar.	682.4	186.4	868.8	+ 8.8	171.4	313.5	484.9	+10.7	1,353.7
- Apr.	704.2	185.4	889.6	+ 8.8	176.4	320.1	496.5	+11.3	1,386.1

r - Revised.

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded
(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Repayments during month								
1963 - Jan.	46.6	16.7	63.3	- 5.1	10.7	18.7	29.4	+ 2.8	92.7
- Feb.	47.3	16.3	63.6	+ 3.4	10.4	15.9	26.3	+ 1.5	89.9
- Mar.	49.8	15.9	65.7	- 1.8	10.9	18.0	28.9	+ 2.5	94.6
- Apr.	55.3	17.0	72.3	+11.4	10.8	17.7	28.5	+11.3	100.8
- May	52.1	17.1	69.2	- 8.2	12.1	18.2	30.3	+ 7.4	99.5
- June	53.3	17.5	70.8	- 3.0	11.0	17.7	28.7	+36.7	99.5
- July	57.8	16.6	74.4	+ 7.2	11.2	20.4	31.6	+19.7	106.0
- Aug.	53.6	15.7	69.3	+ 6.1	11.0	21.5	32.5	+23.1	101.8
- Sept.	54.6	17.0	71.6	+ 8.2	11.8	18.7	30.5	+ 8.5	102.1
- Oct.	62.9	17.5	80.4	+16.0	13.1	23.1	36.2	+13.5	116.6
- Nov.	56.9	16.3	73.2	+11.4	11.4	22.7	34.1	+16.3	107.3
- Dec.	54.2	15.9	70.1	+13.8	12.9	20.4	33.3	- 2.3	103.4
1964 - Jan.	56.1	14.8	70.9	+12.0	9.0	20.8	29.8	+ 1.4	100.7
- Feb.	65.9	8.6	74.5	+17.1	13.8	5.9	19.7	-25.1	94.2
- Mar.	60.3	16.4	76.7	+16.7	12.1 ^r	18.6 ^r	30.7	+ 6.2	107.4
- Apr.	62.3	17.7	80.0	+10.7	11.9	18.9	30.8	+ 8.1	110.8

- (1) Passenger car financing includes cars sold for commercial as well as personal use.
(2) Covers such lines as furniture, appliances, jewellery etc.
(3) Percentage change from same month previous year.
(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

Note: Repayments are estimated by adding balances outstanding at end of previous month to the paper purchased during the month and subtracting balances owing at end of current month.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

Province	Units			Amount of financing		
	April 1963	April 1964	Change prev. yr.	April 1963	April 1964	Change prev. yr.
	number		%	\$'000		%
New passenger cars						
Atlantic Provinces.	1,224	1,294	+ 5.7	3,016	3,273	+ 8.5
Quebec	6,365	6,887	+ 8.2	16,624	18,787	+13.0
Ontario	6,217	6,508	+ 4.7	16,101	17,833	+10.8
Manitoba	636	567	-10.8	1,641	1,514	- 7.7
Saskatchewan	535	619	+15.7	1,356	1,685	+24.3
Alberta	1,282	1,585	+23.6	3,428	4,481	+30.7
British Columbia(1)	1,102	1,286	+16.7	3,120	3,745	+20.0
Canada	17,361	18,746	+ 8.0	45,286	51,318	+13.3
New commercial vehicles						
Atlantic Provinces.	232	294	+26.7	778	1,194	+53.5
Quebec	713	700	- 1.8	3,017	3,298	+ 9.3
Ontario	734	939	+27.9	2,851	4,636	+62.6
Manitoba	83	99	+19.3	262	443	+69.1
Saskatchewan	141	177	+25.5	417	561	+34.5
Alberta	361	414	+14.7	1,120	1,328	+18.6
British Columbia(1)	190	220	+15.8	759	869	+14.5
Canada	2,454	2,843	+15.9	9,204	12,329	+34.0
Used passenger cars						
Atlantic Provinces.	1,860	1,860	(2)	1,956	2,164	+10.6
Quebec	8,615	8,697	+ 1.0	9,986	11,027	+10.4
Ontario	7,853	7,504	- 4.4	9,911	10,255	+ 3.5
Manitoba	1,181	1,128	- 4.5	1,267	1,246	- 1.7
Saskatchewan	1,347	1,541	+14.4	1,313	1,672	+27.3
Alberta	2,631	2,752	+ 4.6	2,967	3,417	+15.2
British Columbia(1)	2,198	2,364	+ 7.6	2,627	2,999	+14.2
Canada	25,685	25,846	+ 0.6	30,027	32,780	+ 9.2
Used commercial vehicles						
Atlantic Provinces.	298	257	-13.8	336	373	+11.0
Quebec	733	660	-10.0	1,349	1,076	-20.2
Ontario	661	659	- 0.3	1,188	1,136	- 4.4
Manitoba	118	140	+18.6	186	267	+43.5
Saskatchewan	244	282	+15.6	312	352	+12.8
Alberta	589	560	- 4.9	873	742	-15.0
British Columbia(1)	364	323	-11.3	489	586	+19.8
Canada	3,007	2,881	- 4.2	4,733	4,532	- 4.2

(1) Includes Yukon and Northwest Territories.

(2) No change.

TABLE 4. Sales Finance Companies

Date	Wholesale			Average repayment terms on retail paper purchased			
	Paper Purchased	Estimated Repay- ments	Balances out- standing (end of period)	Passenger cars and commercial vehicles		Other consumer goods	Other comm. & indus- trial goods
				New	Used		
	millions of dollars			months			
Calendar Years							
1958	1,105	1,116	191	24.1	17.0	20.1	25.1
1959	1,307	1,301	197	25.2	17.6	23.2	26.9
1960	1,354	1,322	229	25.9	17.6	23.3	27.9
1961	1,282	1,327	184	26.5	17.9	24.4	29.8
1962 - I	390	343	230	26.6	19.0	23.9	33.3
II	489	483	237	27.8	19.0	25.2	31.3
III	233	327	143	28.7	19.0	26.0	30.9
IV	454	357	240	27.5	19.1	23.9	30.9
1963 - I	461	398	303	28.0	20.3	23.6	32.6
II	534	563	274	28.7	20.0	25.0	33.2
III	259	367	166	29.9	20.2	25.8	31.4
IV	568	442	292	28.3	20.1	23.2	33.1
1964 - I	584	471	405	28.5	21.4	21.9	31.8

TABLE 5. Accounts Receivable - Retail Dealers

Percentage Change - March 31, 1964 over March 31, 1963

Trade	Instalment receivables	Charge account receivables	Total receivables
Total, all trades .....	..	..	+ 5.0
Department stores .....	..	..	+ 8.1
Motor vehicle dealers	+ 1.7	+ 8.4	+ 7.3
Men's clothing stores	+ 5.9	+ 2.8	+ 4.0
Family clothing stores	(1)	+ 5.6	+ 2.4
Women's clothing stores	+23.3	+ 2.8	+ 7.3
Hardware stores	+ 3.4	+15.0	+11.7
Furniture, appliance and radio stores ..	+ 0.9	+15.3	+ 2.9
Jewellery stores	- 2.4	- 1.8	- 2.2
Grocery and combination (independent) stores .....	..	..	+ 1.2
General stores .....	..	..	+ 6.2
Fuel dealers	+34.4	- 1.6	+ 0.1
Garages and filling stations .....	..	..	- 3.4

.. Figures not available. (1) No change.

TABLE 6. Accounts Receivable - by Kind of Business
(dollar estimates in millions)

Date	Instalment	Charge	Total	Instalment	Charge	Total
Total, all trades			Motor vehicle dealers			
1962 - March 31 .....	..	..	998.6	16.8	86.1	102.9
June 30 .....	..	..	1,019.9	18.5	91.4	109.9
Sept. 30 .....	..	..	1,018.9	17.5	85.9	103.4
Dec. 31 .....	..	..	1,125.1	17.7	86.3	104.0
1963 - March 31 .....	..	..	1,044.4	17.6	89.5	107.1
June 30 .....	..	..	1,062.9	18.9	96.4	115.3
Sept. 30 .....	..	..	1,071.7	18.5	91.9	110.4
Dec. 31 .....	..	..	1,183.3	18.1	95.0	113.1
1964 - March 31 .....	..	..	1,096.2	17.9	97.0	114.9
Men's clothing stores			Family clothing stores			
1962 - March 31	5.9	10.2	16.1	11.8	9.0	20.8
June 30	6.2	10.6	16.8	12.2	9.3	21.5
Sept. 30	6.2	10.1	16.3	11.8	9.3	21.1
Dec. 31	8.0	12.8	20.8	14.2	11.1	25.3
1963 - March 31	6.8	10.7	17.5	12.1	9.0	21.1
June 30	7.0	11.2	18.2	12.0	9.6	21.6
Sept. 30	6.9	10.5	17.4	11.7	9.8	21.5
Dec. 31	8.4	13.6	22.0	14.1	12.5	26.6
1964 - March 31	7.2	11.0	18.2	12.1	9.5	21.6
Women's clothing stores			Hardware stores			
1962 - March 31	2.8	10.4	13.2	9.7	24.0	33.7
June 30	2.9	10.2	13.1	10.0	27.6	37.6
Sept. 30	2.9	10.6	13.5	10.8	27.6	38.4
Dec. 31	3.6	12.4	16.0	11.0	28.0	39.0
1963 - March 31	3.0	10.7	13.7	10.3	24.0	34.3
June 30	3.1	10.3	13.4	10.9	29.2	40.1
Sept. 30	3.1	11.1	14.2	11.4	29.6	41.0
Dec. 31	4.4	12.7	17.1	12.1	29.5	41.6
1964 - March 31	3.7	11.0	14.7	10.7	27.6	38.3
Furniture, appliance and radio stores			Jewellery stores			
1962 - March 31	157.6	23.2	180.8	12.5	5.1	17.6
June 30	158.4	24.5	182.9	11.7	5.4	17.1
Sept. 30	160.0	25.5	185.5	11.3	5.3	16.6
Dec. 31	167.0	27.2	194.2	14.7	8.4	23.1
1963 - March 31	159.3	24.8	184.1	12.3	5.7	18.0
June 30	159.7	26.3	186.0	11.5	5.5	17.0
Sept. 30	160.8	27.4	188.2	11.0	5.7	16.7
Dec. 31	167.5	30.0	197.5	14.6	9.0	23.6
1964 - March 31	160.8	28.6	189.4	12.0	5.6	17.6

.. Figures not available.

TABLE 6. Accounts Receivable - by Kind of Business - Concluded
(dollar estimates in millions)

Date	Instalment	Charge	Total	Instalment	Charge	Total
Fuel dealers			Department stores			
1962 - March 31	2.8	57.9	60.7	..	..	358.8
June 30	2.6	39.6	42.2	..	..	364.5
Sept. 30	2.8	35.7	38.5	..	..	365.8
Dec. 31	3.1	53.3	56.4	..	..	426.9
1963 - March 31	3.2	63.8	67.0	..	..	383.1
June 30	3.1	44.0	47.1	..	..	387.3
Sept. 30	3.2	38.3	41.5	..	..	393.5
Dec. 31	3.5	56.0	59.5	..	..	456.7
1964 - March 31	4.3	62.8	67.1	..	..	414.0
Grocery and combination stores (independent)			General stores			
1962 - March 31 .....	..	..	33.7	..	..	31.0
June 30 .....	..	..	34.3	..	..	34.3
Sept. 30 .....	..	..	33.1	..	..	34.9
Dec. 31 .....	..	..	35.5	..	..	34.9
1963 - March 31 .....	..	..	33.2	..	..	32.4
June 30 .....	..	..	34.1	..	..	36.3
Sept. 30 .....	..	..	34.0	..	..	37.2
Dec. 31 .....	..	..	37.2	..	..	37.5
1964 - March 31 .....	..	..	33.6	..	..	34.4
Garages and filling stations			All other trades			
1962 - March 31 .....	..	..	26.7	28.6	74.0	102.6
June 30 .....	..	..	30.3	28.6	86.8	115.4
Sept. 30 .....	..	..	31.5	30.1	90.2	120.3
Dec. 31 .....	..	..	29.4	29.5	90.1	119.6
1963 - March 31 .....	..	..	29.6	27.0	76.3	103.3
June 30 .....	..	..	30.9	27.7	87.9	115.6
Sept. 30 .....	..	..	31.5	30.4	94.2	124.6
Dec. 31	30.2	29.7	91.0	120.7
1964 - March 31	28.6	26.3	77.5	103.8

.. Figures not available.

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CREDIT STATISTICS (Selected holders)

May 1964

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balances outstanding at month-end		
	May 1963	May 1964	Change
			%
Sales finance companies:			
Consumer goods	844	916	+ 8.5
Commercial goods	457	515	+12.7
Small loan companies:			
Cash loans	700	772	+10.3
Instalment credit	52	48	- 7.7
Department stores	387	419	+ 8.3
Furniture, appliance stores	185	189	+ 2.2
Chartered banks:			
Personal loans:			
Fully secured	346	419	+21.1
Home improvement	69	71	+ 2.9
Other	1,286	1,592	+23.8

July, 1964
6422-501

Merchandising and Services Division

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

No.	Year and month	Sales finance companies (retail)		Small loan companies		Department stores (5)	Furniture, appliance stores
		Consumer goods (1)	Commercial goods (2)	Cash loans (3)	Installment credit (4)		
		millions of dollars					
1	End of: 1956	756	279	343	13	244	189
2	7	780	288	347	15	262	195
3	8	768	257	382	19	282	197
4	9	806	344	446	38	314	202
5	1960	828	393	504	45	368	195
6	1	756	395	559	35	401	195
7	2	801	440	662	52	427	194
8	1963 - Feb.	794	437	666	51	394	187
9	- Mar.	799	438	674	51	383	184
10	- Apr.	818	446	687	52	385	184
11	- May	844	457	700	52	387	185
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17	- Nov.	872	480	737	55	420	192
18	- Dec.	873	478	753	55	457	198
19	1964 - Jan.	867	478	753	55	442	194
20	- Feb.	862	485	750	51	421	190
21	- Mar.	869	485	750	46	414	189
22	- Apr.	890	496	760	48	417	188
23	- May	916	515	772	48	419	189

- (1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

Chartered banks personal loans			Sub- total (excl. col.2) (7)	Life insurance companies' policy loans	Quebec savings banks' loans	Other retail dealers (ex. dept., furniture and appliance stores)		Oil company credit cards (9)	Credit unions (10)	No.
Fully secured (6)	Home improve- ment	Other				Instal- ment (8)	Charge (8)			
millions of dollars										
313	38	435	2,331	270	11	85	354	26	226	1
257	48	420	2,324	295	13	100	343	32	258	2
287	58	553	2,546	305	12	96	362	35	320	3
282	60	719	2,867	323	13	101	376	40	397	4
286	56	857	3,139	344	14	97	378	43	433	5
336	66	1,030	3,378	358	17	102	390	47	516	6
372	70	1,183	3,761	372	27	102	402	49	575	7
352	68	1,187	3,699	374	28					8
352	67	1,206	3,716	375	30	92	385	45	..	9
361	68	1,242	3,797	377	28					10
346	69	1,286	3,869	378	22					11
370	70	1,330	3,969	380	23	94	396	50	..	12
376	70	1,354	4,021	381	25					13
377	72	1,371	4,054	382	24					14
379	72	1,380	4,073	384	24	96	394	60	..	15
390	72	1,394	4,104	385	24					16
402	73	1,418	4,169	385	27					17
392	72	1,432	4,232	385	23	104	424	54	..	18
387	71	1,444	4,213	386	24					19
395	72	1,457	4,198	386	26					20
395	70	1,497	4,230	388	25	94	399	50	..	21
400	70	1,541	4,314	389	25					22
419	71	1,592	4,426	389	21					23

(8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

(9) Amount owing to oil companies, excluding commercial accounts.

(10) Not available quarterly.

.. Figures not available.

r. Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.); loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

TABLE 2. Sales Finance Companies - Retail Instalment Financing

(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Value of contracts financed during month								
1963 - Feb.	46.2	12.3	58.5	+ 5.2	10.3	16.0	26.3	+12.9	84.8
- Mar.	58.0	12.7	70.7	+ 2.3	11.4	18.2	29.6	+ 4.2	100.3
- Apr.	75.3	16.0	91.3	+13.4	13.9	22.6	36.5	+ 9.0	127.8
- May	77.7	18.1	95.8	+ 5.2	16.7	25.1	41.8	+10.9	137.6
- June	72.9	18.1	91.0	+ 8.2	15.4	25.0	40.4	+10.1	131.4
- July	74.9	17.6	92.5	+11.3	14.7	24.4	39.1	+13.3	131.6
- Aug.	57.0	15.8	72.8	- 3.3	14.2	22.0	36.2	+ 7.7	109.0
- Sept.	45.4	16.7	62.1	+ 4.7	13.2	20.3	33.5	- 3.7	95.6
- Oct.	61.5	17.4	78.9	+15.5	14.1	21.5	35.6	+14.5	114.5
- Nov.	54.3	16.2	70.5	+ 4.4	12.2	19.5	31.7	+15.3	102.2
- Dec.	52.2	18.1	70.3	+11.1	12.4	18.9	31.3	- 0.6	101.6
1964 - Jan.	52.2	13.4	65.6	+ 7.2	10.8	18.5	29.3	+ 9.7	94.9
- Feb.	55.9	13.5	69.4	+18.6	10.6	16.1	26.7	+ 1.5	96.1
- Mar.	69.8	13.4	83.2	+17.7	11.8	19.0	30.8	+ 4.1	114.0
- Apr.	84.1	16.7	100.8	+10.4	16.9	25.5	42.4	+16.2	143.2
- May	83.6	17.6	101.2	+ 5.6	17.5	27.7	45.2	+ 8.1	146.4
	Balances outstanding at month-end								
1963 - Feb.	608.1	185.7	793.8	+ 7.7	151.1	286.1	437.2	+12.2	1,231.0
- Mar.	616.3	182.5	798.8	+ 8.0	151.6	286.3	437.9	+12.3	1,236.7
- Apr.	636.3	181.5	817.8	+ 8.3	154.7	291.2	445.9	+12.1	1,263.7
- May	661.9	182.5	844.4	+ 9.6	159.3	298.1	457.4	+12.3	1,301.8
- June	681.5	183.1	864.6	+10.6	163.7	305.4	469.1	+10.9	1,333.7
- July	698.6	184.1	882.7	+11.0	167.2	309.4	476.6	+10.6	1,359.3
- Aug.	702.0	184.2	886.2	+10.0	170.4	309.9	480.3	+ 9.6	1,366.5
- Sept.	692.8	183.9	876.7	+ 9.8	171.8	311.5	483.3	+ 8.6	1,360.0
- Oct.	691.4	183.8	875.2	+ 9.7	172.8	309.9	482.7	+ 8.7	1,357.9
- Nov.	688.8	183.7	872.5	+ 9.2	173.6	306.7	480.3	+ 8.5	1,352.8
- Dec.	686.8	185.9	872.7	+ 9.0	173.1	305.2	478.3	+ 8.7	1,351.0
1964 - Jan.	682.9	184.5	867.4	+ 8.6	174.9	302.9	477.8	+ 9.3	1,345.2
- Feb.	672.9	189.4	862.3	+ 8.6	171.7	313.1	484.8	+10.9	1,347.1
- Mar.	682.4	186.4	868.8	+ 8.8	171.4	313.5	484.9	+10.7	1,353.7
- Apr.	704.2	185.4	889.6	+ 8.8	176.4	320.1	496.5	+11.3	1,386.1
- May	728.8	186.7	915.5	+ 8.4	182.7	332.8	515.5	+12.7	1,431.0

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
			%				%		
	Repayments during month								
1963 - Feb.	47.3	16.3	63.6	+ 3.4	10.4	15.9	26.3	+ 1.5	89.9
- Mar.	49.8	15.9	65.7	- 1.8	10.9	18.0	28.9	+ 2.5	94.6
- Apr.	55.3	17.0	72.3	+11.4	10.8	17.7	28.5	+11.3	100.8
- May	52.1	17.1	69.2	- 8.2	12.1	18.2	30.3	+ 7.4	99.5
- June	53.3	17.5	70.8	- 3.0	11.0	17.7	28.7	+36.7	99.5
- July	57.8	16.6	74.4	+ 7.2	11.2	20.4	31.6	+19.7	106.0
- Aug.	53.6	15.7	69.3	+ 6.1	11.0	21.5	32.5	+23.1	101.8
- Sept.	54.6	17.0	71.6	+ 8.2	11.8	18.7	30.5	+ 8.5	102.1
- Oct.	62.9	17.5	80.4	+16.0	13.1	23.1	36.2	+13.5	116.6
- Nov.	56.9	16.3	73.2	+11.4	11.4	22.7	34.1	+16.8	107.3
- Dec.	54.2	15.9	70.1	+13.8	12.9	20.4	33.3	- 2.3	103.4
1964 - Jan.	56.1	14.8	70.9	+12.0	9.0	20.8	29.8	+ 1.4	100.7
- Feb.	65.9	8.6	74.5	+17.1	13.8	5.9	19.7	-25.1	94.2
- Mar.	60.3	16.4	76.7	+16.7	12.1	18.6	30.7	+ 6.2	107.4
- Apr.	62.3	17.7	80.0	+10.7	11.9	18.9	30.8	+ 8.1	110.8
- May	59.0	16.3	75.3	+ 8.8	11.2	15.0	26.2	-13.5	101.5

- (1) Passenger car financing includes cars sold for commercial as well as personal use.
 (2) Covers such lines as furniture, appliances, jewellery etc.
 (3) Percentage change from same month previous year.
 (4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

Note: Repayments are estimated by adding balances outstanding at end of previous month to the paper purchased during the month and subtracting balances owing at end of current month.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

Province	Units			Amount of financing		
	May 1963	May 1964	Change prev. yr.	May 1963	May 1964	Change prev. yr.
	number		%	\$'000		%
New passenger cars						
Atlantic Provinces.	1,346	1,467	+ 9.0	3,251	3,693	+13.6
Quebec	6,368	7,187	+12.9	16,567	19,645	+18.6
Ontario	6,876	6,295	- 8.4	17,660	17,076	- 3.3
Manitoba	554	568	+ 2.5	1,454	1,548	+ 6.5
Saskatchewan	548	611	+11.5	1,387	1,688	+21.7
Alberta	1,341	1,367	+ 1.9	3,541	3,884	+ 9.7
British Columbia(1)	1,283	1,247	- 2.8	3,729	3,710	- 0.5
Canada	18,316	18,742	+ 2.3	47,589	51,244	+ 7.7
New commercial vehicles						
Atlantic Provinces.	262	347	+32.4	979	1,442	+47.3
Quebec	751	739	- 1.6	3,101	3,762	+21.3
Ontario	938	781	-16.7	4,425	3,376	-23.7
Manitoba	81	100	+23.5	333	441	+32.4
Saskatchewan	140	164	+17.1	423	561	+32.6
Alberta	417	455	+ 9.1	1,465	1,617	+10.4
British Columbia(1)	239	207	-13.4	769	936	+21.7
Canada	2,828	2,793	- 1.2	11,495	12,135	+ 5.6
Used passenger cars						
Atlantic Provinces.	2,132	2,013	- 5.6	2,212	2,313	+ 4.6
Quebec	8,587	9,057	+ 5.5	9,790	11,692	+19.4
Ontario	8,124	7,645	- 5.9	10,205	10,396	+ 1.9
Manitoba	1,059	951	-10.2	1,129	1,095	- 3.0
Saskatchewan	1,217	1,301	+ 6.9	1,152	1,358	+17.9
Alberta	2,432	2,375	- 2.3	2,704	2,944	+ 8.9
British Columbia(1)	2,293	2,023	-11.8	2,912	2,532	-13.0
Canada	25,844	25,365	- 1.9	30,104	32,330	+ 7.4
Used commercial vehicles						
Atlantic Provinces.	321	313	- 2.5	442	443	+ 0.2
Quebec	828	674	-18.6	1,414	1,282	- 9.3
Ontario	718	543	-24.4	1,270	1,107	-12.8
Manitoba	91	105	+15.4	138	238	+72.5
Saskatchewan	221	252	+14.0	252	334	+32.5
Alberta	585	576	- 1.5	990	1,270	+28.3
British Columbia(1)	347	328	- 5.5	677	657	- 3.0
Canada	3,111	2,791	-10.3	5,183	5,331	+ 2.9

(1) Includes Yukon and Northwest Territories.

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CREDIT STATISTICS

June 1964

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balances outstanding at month-end		
	June 1963	June 1964	Change
			%
Sales finance companies:			
Consumer goods	865	942	+ 8.9
Commercial goods	469	529	+12.8
Small loan companies:			
Cash loans	709	786	+10.9
Instalment credit	52	49	- 5.8
Department stores	387	419	+ 8.3
Furniture, appliance stores	186	188	+ 1.1
Chartered banks:			
Personal loans:			
Fully secured	370	425	+14.9
Home improvement	70	71	+ 1.4
Other	1,330	1,672	+25.7

August, 1964
6422-501

Merchandising and Services Division

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

No.	Year and month	Sales finance companies (retail)		Small loan companies		Department stores (5)	Furniture, appliance stores
		Consumer goods (1)	Commercial goods (2)	Cash loans (3)	Installment credit (4)		
		millions of dollars					
1	End of: 1956	756	279	343	13	244	189
2	7	780	288	347	15	262	195
3	8	768	257	382	19	282	197
4	9	806	344	446	38	314	202
5	1960	828	393	504	45	368	195
6	1	756	395	559	35	401	195
7	2	801	440	662	52	427	194
8	1963 - Mar.	799	438	674	51	383	184
9	- Apr.	818	446	687	52	385	184
10	- May	844	457	700	52	387	185
11	- June	865	469	709	52	387	186
12	- July	883	477	720	53	380	185
13	- Aug.	886	480	727	54	381	186
14	- Sept.	877	483	728	55	394	188
15	- Oct.	875	483	730	55	397	191
16	- Nov.	872	480	737	55	420	192
17	- Dec.	873	478	753	55	457	198
18	1964 - Jan.	867	478	753	55	442	194
19	- Feb.	862	485	750	51	421	190
20	- Mar.	869	485	750	46	414	189
21	- Apr.	890	496	760	48	417	188
22	- May	916	515	772	48	419	189
23	- June	942	529	786	49	419	188

- (1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

Chartered banks personal loans			Sub- total (excl. col.2) (7)	Life insurance companies' policy loans	Quebec savings banks' loans	Other retail dealers (ex. dept., furniture and appliance stores)		Oil company credit cards (9)	Credit unions (10)	No.
Fully secured (6)	Home improve- ment	Other				Instal- ment (8)	Charge (8)			
millions of dollars										
313	38	435	2,331	270	11	85	354	26	226	1
257	48	420	2,324	295	13	100	343	32	258	2
287	58	553	2,546	305	12	96	362	35	320	3
282	60	719	2,867	323	13	101	376	40	397	4
286	56	857	3,139	344	14	97	378	43	433	5
336	66	1,030	3,378	358	17	102	390	47	516	6
372	70	1,183	3,761	372	27	102	402	49	575	7
352	67	1,206	3,716	375	30	92	385	45	..	8
361	68	1,242	3,797	377	28					9
346	69	1,286	3,869	378	22					10
370	70	1,330	3,969	380	23	94	396	50	..	11
376	70	1,354	4,021	381	25	.				12
377	72	1,371	4,054	382	24					13
379	72	1,380	4,073	384	24	96	394	60	..	14
390	72	1,394	4,104	385	24					15
402	73	1,418	4,169	385	27					16
392	72	1,432	4,232	385	23	104	424	54	..	17
387	71	1,444	4,213	386	24					18
395	72	1,457	4,198	386	26					19
395	70	1,497	4,230	388	25	94	399	50	..	20
398 ^r	70	1,543 ^r	4,314	389	25					21
416 ^r	71	1,597 ^r	4,428 ^r	389	21					22
425	71	1,672	4,552	391	24			55		23

(8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

(9) Amount owing to oil companies, excluding commercial accounts.

(10) Not available quarterly.

.. Figures not available.

^r Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

TABLE 2. Sales Finance Companies - Retail Instalment Financing
(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Value of contracts financed during month								
1963 - Mar.	58.0	12.7	70.7	+ 2.3	11.4	18.2	29.6	+ 4.2	100.3
- Apr.	75.3	16.0	91.3	+13.4	13.9	22.6	36.5	+ 9.0	127.8
- May	77.7	18.1	95.8	+ 5.2	16.7	25.1	41.8	+10.9	137.6
- June	72.9	18.1	91.0	+ 8.2	15.4	25.0	40.4	+10.1	131.4
- July	74.9	17.6	92.5	+11.3	14.7	24.4	39.1	+13.3	131.6
- Aug.	57.0	15.8	72.8	- 3.3	14.2	22.0	36.2	+ 7.7	109.0
- Sept.	45.4	16.7	62.1	+ 4.7	13.2	20.3	33.5	- 3.7	95.6
- Oct.	61.5	17.4	78.9	+15.5	14.1	21.5	35.6	+14.5	114.5
- Nov.	54.3	16.2	70.5	+ 4.4	12.2	19.5	31.7	+15.3	102.2
- Dec.	52.2	18.1	70.3	+11.1	12.4	18.9	31.3	- 0.6	101.6
1964 - Jan.	52.2	13.4	65.6	+ 7.2	10.8	18.5	29.3	+ 9.7	94.9
- Feb.	55.9	13.5	69.4	+18.6	10.6	16.1	26.7	+ 1.5	96.1
- Mar.	69.8	13.4	83.2	+17.7	11.8	19.0	30.8	+ 4.1	114.0
- Apr.	84.1	16.7	100.8	+10.4	16.9	25.5	42.4	+16.2	143.2
- May	83.6	17.6	101.2	+ 5.6	17.5	27.7	45.2	+ 8.1	146.4
- June	91.4	17.0	108.4	+19.1	18.6	30.3	48.9	+21.0	157.3
	Balances outstanding at month-end								
1963 - Mar.	616.3	182.5	798.8	+ 8.0	151.6	286.3	437.9	+12.3	1,236.7
- Apr.	636.3	181.5	817.8	+ 8.3	154.7	291.2	445.9	+12.1	1,263.7
- May	661.9	182.5	844.4	+ 9.6	159.3	298.1	457.4	+12.3	1,301.8
- June	681.5	183.1	864.6	+10.6	163.7	305.4	469.1	+10.9	1,333.7
- July	698.6	184.1	882.7	+11.0	167.2	309.4	476.6	+10.6	1,359.3
- Aug.	702.0	184.2	886.2	+10.0	170.4	309.9	480.3	+ 9.6	1,366.5
- Sept.	692.8	183.9	876.7	+ 9.8	171.8	311.5	483.3	+ 8.6	1,360.0
- Oct.	691.4	183.8	875.2	+ 9.7	172.8	309.9	482.7	+ 8.7	1,357.9
- Nov.	688.8	183.7	872.5	+ 9.2	173.6	306.7	480.3	+ 8.5	1,352.8
- Dec.	686.8	185.9	872.7	+ 9.0	173.1	305.2	478.3	+ 8.7	1,351.0
1964 - Jan.	682.9	184.5	867.4	+ 8.6	174.9	302.9	477.8	+ 9.3	1,345.2
- Feb.	672.9	189.4	862.3	+ 8.6	171.7	313.1	484.8	+10.9	1,347.1
- Mar.	682.4	186.4	868.8	+ 8.8	171.4	313.5	484.9	+10.7	1,353.7
- Apr.	704.2	185.4	889.6	+ 8.8	176.4	320.1	496.5	+11.3	1,386.1
- May	728.8	186.7	915.5	+ 8.4	182.7	332.8	515.5	+12.7	1,431.0
- June	754.3	188.0	942.3	+ 9.0	187.1	341.4	528.5	+12.7	1,470.8

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

Year and month	Consumer goods				Commercial goods					
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail	
			Amount	Change (3)			Amount	Change (3)		
			%				%			
			Repayments during month							
1963 - Mar.	49.8	15.9	65.7	- 1.8	10.9	18.0	28.9	+ 2.5	94.6	
- Apr.	55.3	17.0	72.3	+11.4	10.8	17.7	28.5	+11.3	100.8	
- May	52.1	17.1	69.2	- 8.2	12.1	18.2	30.3	+ 7.4	99.5	
- June	53.3	17.5	70.8	- 3.0	11.0	17.7	28.7	+36.7	99.5	
- July	57.8	16.6	74.4	+ 7.2	11.2	20.4	31.6	+19.7	106.0	
- Aug.	53.6	15.7	69.3	+ 6.1	11.0	21.5	32.5	+23.1	101.8	
- Sept.	54.6	17.0	71.6	+ 8.2	11.8	18.7	30.5	+ 8.5	102.1	
- Oct.	62.9	17.5	80.4	+16.0	13.1	23.1	36.2	+13.5	116.6	
- Nov.	56.9	16.3	73.2	+11.4	11.4	22.7	34.1	+16.8	107.3	
- Dec.	54.2	15.9	70.1	+13.8	12.9	20.4	33.3	- 2.3	103.4	
1964 - Jan.	56.1	14.8	70.9	+12.0	9.0	20.8	29.8	+ 1.4	100.7	
- Feb.	65.9	8.6	74.5	+17.1	13.8	5.9	19.7	-25.1	94.2	
- Mar.	60.3	16.4	76.7	+16.7	12.1	18.6	30.7	+ 6.2	107.4	
- Apr.	62.3	17.7	80.0	+10.7	11.9	18.9	30.8	+ 8.1	110.8	
- May	59.0	16.3	75.3	+ 8.8	11.2	15.0	26.2	-13.5	101.5	
- June	65.9	15.7	81.6	+15.3	14.2	21.7	35.9	+25.1	117.5	

- (1) Passenger car financing includes cars sold for commercial as well as personal use.
 (2) Covers such lines as furniture, appliances, jewellery etc.
 (3) Percentage change from same month previous year.
 (4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

Note: Repayments are estimated by adding balances outstanding at end of previous month to the paper purchased during the month and subtracting balances owing at end of current month.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

Province	Units			Amount of financing		
	June 1963	June 1964	Change prev. yr.	June 1963	June 1964	Change prev. yr.
	number		%	\$'000		%
New passenger cars						
Atlantic Provinces.	1,214	1,510	+24.4	3,011	3,969	+31.8
Quebec	6,071	7,044	+16.0	15,960	19,868	+24.5
Ontario	6,058	7,600	+25.5	15,691	20,757	+32.3
Manitoba	444	613	+38.1	1,163	1,665	+43.2
Saskatchewan	604	762	+26.2	1,560	2,090	+34.0
Alberta	1,254	1,520	+21.2	3,353	4,330	+29.1
British Columbia(1)	1,237	1,310	+ 5.9	3,553	3,919	+10.3
Canada	16,882	20,359	+20.6	44,291	56,598	+27.8
New commercial vehicles						
Atlantic Provinces.	328	340	+ 3.7	1,393	1,316	- 5.5
Quebec	665	741	+11.4	2,998	4,027	+34.3
Ontario	732	830	+13.4	2,965	3,803	+28.3
Manitoba	90	122	+35.6	372	500	+34.4
Saskatchewan	139	206	+48.2	448	767	+71.2
Alberta	374	438	+17.1	1,283	1,618	+26.1
British Columbia(1)	237	289	+21.9	1,072	1,175	+ 9.6
Canada	2,565	2,966	+15.6	10,531	13,206	+25.4
Used passenger cars						
Atlantic Provinces.	2,065	2,153	+ 4.3	2,102	2,608	+24.1
Quebec	8,161	9,047	+10.9	9,286	11,515	+24.0
Ontario	7,871	8,437	+ 7.2	9,749	11,291	+15.8
Manitoba	1,047	1,314	+25.5	1,084	1,634	+50.7
Saskatchewan	1,206	1,574	+30.5	1,154	1,598	+38.5
Alberta	2,314	2,627	+13.5	2,586	3,242	+25.4
British Columbia(1)	2,141	2,191	+ 2.3	2,613	2,910	+11.4
Canada	24,805	27,343	+10.2	28,574	34,798	+21.8
Used commercial vehicles						
Atlantic Provinces.	319	298	- 6.6	441	511	+15.9
Quebec	662	640	- 3.3	1,233	1,176	- 4.6
Ontario	627	661	+ 5.4	1,228	1,302	+ 6.0
Manitoba	96	152	+58.3	166	316	+90.4
Saskatchewan	217	231	+ 6.5	290	375	+29.3
Alberta	498	591	+18.7	931	1,073	+15.3
British Columbia(1)	342	349	+ 2.0	621	624	+ 0.5
Canada	2,761	2,922	+ 5.8	4,910	5,377	+ 9.5

(1) Includes Yukon and Northwest Territories.

TABLE 4. Sales Finance Companies

Date	Wholesale			Average repayment terms on retail paper purchased			
	Paper purchased	Estimated repay- ments	Balances out- standing (end of period)	Passenger cars and commercial vehicles		Other consumer goods	Other comm. & indus- trial goods
				New	Used		
Calendar Years	millions of dollars			months			
1958	1,105	1,116	191	24.1	17.0	20.1	25.1
1959	1,307	1,301	197	25.2	17.6	23.2	26.9
1960	1,354	1,322	229	25.9	17.6	23.3	27.9
1961	1,282	1,327	184	26.5	17.9	24.4	29.8
1962 - II	489	483	237	27.8	19.0	25.2	31.3
III	233	327	143	28.7	19.0	26.0	30.9
IV	454	357	240	27.5	19.1	23.9	30.9
1963 - I	461	398	303	28.0	20.3	23.6	32.6
II	534	563	274	28.7	20.0	25.0	33.2
III	259	367	166	29.9	20.2	25.8	31.4
IV	568	442	292	28.3	20.1	23.2	33.1
1964 - I	584	471	405	28.5	21.4	21.9	31.8
II	640	648	397	29.4	21.6	24.5	31.2

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CREDIT STATISTICS

Price: 20 cents, \$2.00 a year

(Final 1963 and Revised 1964 Data for Sales Finance and Small Loan Companies)

July 1964

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balances outstanding at month-end		
	July 1963	July 1964	Change
	millions of dollars		%
Sales finance companies:			
Consumer goods	883	982	+11.2
Commercial goods	501	566	+13.0
Small loan companies:			
Cash loans	721	800	+11.0
Instalment credit	53	50	- 5.7
Department stores	380	416	+ 9.5
Furniture, appliance stores	185	189	+ 2.2
Chartered banks:			
Personal loans:			
Fully secured	376	423	+12.5
Home improvement	70	71	+ 1.4
Other	1,354	1,685	+24.4

September, 1964

Merchandising and Services Division

6422-501

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

No.	Year and month	Sales finance companies (retail)		Small loan companies		Department stores (5)	Furniture, appliance stores
		Consumer goods (1)	Commercial goods (2)	Cash loans (3)	Installment credit (4)		
		millions of dollars					
1	End of: 1956	756	279	343	13	244	189
2	7	780	288	347	15	262	195
3	8	768	257	382	19	282	197
4	9	806	344	446	38	314	202
5	1960	828	393	504	45	368	195
6	1	756	395	559	35	401	195
7	2	801	440	662	52	427	194
8	1963 - Jan.	799	441	661	51	411	190
9	- Feb.	794	444	666	51	393	187
10	- Mar.	799	448	675	51	383	184
11	- Apr.	818	460	687	52	385	184
12	- May	845	475	700	52	386	185
13	- June	865	490	709	53	387	186
14	- July	883	501	721	53	380	185
15	- Aug.	887	508	727	54	381	186
16	- Sept.	878	514	729	55	393	188
17	- Oct.	876	517	731	55	396	191
18	- Nov.	873	518	738	56	420	192
19	- Dec.	874	520	755	55	456	198
20	1964 - Jan.	873	514	754	55	442	194
21	- Feb.	879	510	751	51	420	190
22	- Mar.	886	510	750	46	414	189
23	- Apr.	907	522	761	48	417	188
24	- May	934	542	773	49	418	189
25	- June	962	555	787	49	418	188
26	- July	982	566	800	50	416	189

- (1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

Chartered banks personal loans			Sub- total (excl. col.2) (7)	Life insurance companies' policy loans	Quebec savings banks' loans	Other retail dealers (ex. dept., furniture and appliance stores)		Oil company credit cards (9)	Credit unions (10)	No.
Fully secured (6)	Home improve- ment	Other				Instal- ment (8)	Charge (8)			
millions of dollars										
313	38	435	2,331	270	11	85	354	26	226	1
257	48	420	2,324	295	13	100	343	32	258	2
287	58	553	2,546	305	12	96	362	35	320	3
282	60	719	2,867	323	13	101	376	40	397	4
286	56	857	3,139	344	14	97	378	43	433	5
336	66	1,030	3,378	358	17	102	390	47	516	6
372	70	1,183	3,761	372	27	102	402	49	575	7
357	68	1,181	3,718	373	24					8
352	68	1,187	3,698	374	28					9
352	67	1,206	3,717	375	30	92	385	45	..	10
361	68	1,242	3,797	377	28					11
346	69	1,286	3,869	378	22					12
370	70	1,330	3,970	380	23	94	396	50	..	13
376	70	1,354	4,022	381	25					14
377	72	1,371	4,055	382	24					15
379	72	1,380	4,074	384	24	96	394	60	..	16
390	72	1,394	4,105	385	24					17
402	73	1,418	4,172	385	27					18
392	72	1,432	4,234	385	23	104	424	54	..	19
387	71	1,444	4,220	386	24					20
395	72	1,457	4,215	387	26					21
395	70	1,497	4,247	388	25	94	397	50	..	22
398	70	1,543	4,332	390	25					23
416	71	1,597	4,447	390	21					24
425	71	1,672	4,572	391	24	97	410	55	..	25
423	71	1,685	4,616	392	26					26

(8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

(9) Amount owing to oil companies, excluding commercial accounts.

(10) Not available quarterly.

.. Figures not available.

r Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

TABLE 2. Sales Finance Companies - Retail Instalment Financing

(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Value of contracts financed during month								
1963 - Jan.	47.4	14.4	61.8	+14.7	10.6	17.1	27.7	+ 7.4	89.5
- Feb.	46.9	12.4	59.3	+ 6.7	10.4	17.0	27.4	+17.6	86.7
- Mar.	59.0	12.8	71.8	+ 3.9	11.5	19.2	30.7	+ 8.1	102.5
- Apr.	76.6	16.2	92.8	+15.3	14.1	23.5	37.6	+12.2	130.4
- May	79.2	18.2	97.4	+ 6.9	16.7	26.1	42.8	+13.5	140.2
- June	74.2	18.2	92.4	+ 9.9	15.4	26.0	41.4	+12.8	133.8
- July	75.4	17.7	93.1	+12.0	14.6	25.3	39.9	+15.7	133.0
- Aug.	57.3	16.0	73.3	- 2.7	14.1	23.0	37.1	+10.4	110.4
- Sept.	45.5	16.8	62.3	+ 5.1	13.2	21.3	34.5	- 0.9	96.8
- Oct.	61.7	17.4	79.1	+15.8	14.0	22.5	36.5	+17.4	115.6
- Nov.	54.5	16.3	70.8	+ 4.9	12.0	20.5	32.5	+18.2	103.3
- Dec.	52.4	18.3	70.7	+11.7	12.3	19.9	32.2	+ 2.2	102.9
1964 - Jan.	52.2	14.1	66.3	+ 7.3	10.8	19.4	30.2	+ 9.0	96.5
- Feb.	55.9	14.3	70.2	+18.4	10.6	16.8	27.4	(5)	97.6
- Mar.	69.8	14.2	84.0	+17.0	11.8	19.8	31.6	+ 2.9	115.6
- Apr.	84.1	17.7	101.8	+ 9.7	16.9	26.6	43.5	+15.7	145.3
- May	83.6	18.7	102.3	+ 5.0	17.5	29.0	46.5	+ 8.6	148.8
- June	91.4	18.1	109.5	+18.5	18.6	31.6	50.2	+21.3	159.7
- July	83.4	17.4	100.8	+ 8.3	16.6	27.4	44.0	+10.3	144.8
	Balances outstanding at month-end								
1963 - Jan.	609.2	189.7	798.9	+ 7.5	151.0	289.6	440.6	+12.3	1,239.5
- Feb.	608.1	185.8	793.9	+ 7.7	150.7	293.3	444.0	+13.9	1,237.9
- Mar.	616.3	182.7	799.0	+ 8.1	151.0	297.2	448.2	+15.0	1,247.2
- Apr.	636.4	181.7	818.1	+ 8.4	153.9	305.8	459.7	+15.6	1,277.8
- May	662.0	182.8	844.8	+ 9.6	158.3	316.4	474.7	+16.5	1,319.5
- June	681.6	183.5	865.1	+10.7	162.5	327.4	489.9	+15.8	1,355.0
- July	698.7	184.5	883.2	+11.0	165.8	335.1	500.9	+16.2	1,384.1
- Aug.	702.2	184.7	886.9	+10.1	168.7	339.3	508.0	+15.9	1,394.9
- Sept.	693.0	184.5	877.5	+ 9.9	169.8	344.6	514.4	+15.6	1,391.9
- Oct.	691.6	184.4	876.0	+ 9.8	170.5	346.7	517.2	+16.4	1,393.2
- Nov.	689.0	184.4	873.4	+ 9.3	171.0	347.2	518.2	+17.1	1,391.6
- Dec.	687.1	186.7	873.8	+ 9.1	170.2	349.4	519.6	+18.1	1,393.4
1964 - Jan.	688.4	184.2	872.6	+ 9.2	169.7	344.4	514.1	+16.7	1,386.7
- Feb.	692.9	186.3	879.2	+10.7	168.9	341.1	510.0	+14.9	1,389.2
- Mar.	702.8	183.2	886.0	+10.9	168.6	341.6	510.2	+13.8	1,396.2
- Apr.	725.2	182.2	907.4	+10.9	173.6	348.6	522.2	+13.6	1,429.6
- May	750.5	183.5	934.0	+10.6	179.8	362.1	541.9	+14.2	1,475.9
- June	776.8	184.9	961.7	+11.2	184.1	371.3	555.4	+13.4	1,517.1
- July	796.4	185.5	981.9	+11.2	188.4	377.3	565.7	+12.9	1,547.6

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded
(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Repayments during month								
1963 - Jan.	47.1	16.8	63.9	- 4.2	11.0	16.0	27.0	- 5.6	90.9
- Feb.	48.0	16.3	64.3	+ 4.6	10.7	13.3	24.0	- 7.3	88.3
- Mar.	50.8	15.9	66.7	- 0.3	11.2	15.3	26.5	- 6.0	93.2
- Apr.	56.5	17.2	73.7	+13.6	11.2	14.9	26.1	+ 2.0	99.8
- May	53.6	17.1	70.7	- 6.2	12.3	15.5	27.8	- 1.4	98.5
- June	54.6	17.5	72.1	- 1.2	11.2	15.0	26.2	+24.8	98.3
- July	58.3	16.7	75.0	+ 8.1	11.3	17.6	28.9	+ 9.5	103.9
- Aug.	53.8	15.8	69.6	+ 6.6	11.2	18.8	30.0	+13.6	99.6
- Sept.	54.7	17.0	71.7	+ 8.3	12.1	16.0	28.1	(5)	99.8
- Oct.	63.1	17.5	80.6	+16.3	13.3	20.4	33.7	+ 5.6	114.3
- Nov.	57.1	16.3	73.4	+11.7	11.5	20.0	31.5	+ 7.9	104.9
- Dec.	54.3	16.0	70.3	+14.1	13.1	17.7	30.8	- 9.7	101.1
1964 - Jan.	50.9	16.6	67.5	+ 5.6	11.3	24.4	35.7	+32.2	103.2
- Feb.	51.4	12.2	63.6	- 1.1	11.4	20.1	31.5	+31.2	95.1
- Mar.	59.9	17.3	77.2	+15.7	12.1	19.3	31.4	+18.5	108.6
- Apr.	61.7	18.7	80.4	+ 9.1	11.9	19.6	31.5	+20.7	111.9
- May	58.3	17.4	75.7	+ 7.1	11.3	15.5	26.8	- 3.6	102.5
- June	65.1	16.7	81.8	+13.5	14.3	22.4	36.7	+40.1	118.5
- July	63.8	16.8	80.6	+ 7.5	12.3	21.4	33.7	+16.6	114.3

(1) Passenger car financing includes cars sold for commercial as well as personal use.

(2) Covers such lines as furniture, appliances, jewellery etc.

(3) Percentage change from same month previous year.

(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

(5) No change.

Note: Repayments are estimated by adding balances outstanding at end of previous month to the paper purchased during the month and subtracting balances owing at end of current month.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

Province	Units			Amount of financing		
	July 1963 (2)	July 1964	Change prev. yr.	July 1963 (2)	July 1964	Change prev. yr.
	number		%	\$'000		%
New passenger cars						
Atlantic Provinces.	1,157	1,247	+ 7.8	2,942	3,227	+ 9.7
Quebec	5,767	6,619	+14.8	15,356	18,505	+20.5
Ontario	6,076	6,592	+ 8.5	16,007	17,940	+12.1
Manitoba	506	541	+ 6.9	1,337	1,487	+11.2
Saskatchewan	688	618	-10.2	1,736	1,696	- 2.3
Alberta	1,236	1,355	+ 9.6	3,310	3,716	+12.3
British Columbia(1)	1,440	1,554	+ 7.9	4,177	4,554	+ 9.0
Canada	16,870	18,526	+ 9.8	44,865	51,125	+14.0
New commercial vehicles						
Atlantic Provinces.	286	288	+ 0.7	1,140	1,264	+10.9
Quebec	619	754	+21.8	2,828	4,058	+43.5
Ontario	717	749	+ 4.5	3,025	3,322	+ 9.8
Manitoba	86	103	+19.8	446	466	+ 4.5
Saskatchewan	161	142	-11.8	498	444	-10.8
Alberta	372	376	+ 1.1	1,266	1,429	+12.9
British Columbia(1)	269	277	+ 3.0	1,063	1,140	+ 7.2
Canada	2,510	2,689	+ 7.1	10,266	12,123	+18.1
Used passenger cars						
Atlantic Provinces.	2,021	2,046	+ 1.2	2,113	2,325	+10.0
Quebec	8,368	8,931	+ 6.7	9,754	11,089	+13.7
Ontario	8,440	7,867	- 6.8	10,587	10,465	- 1.2
Manitoba	988	1,040	+ 5.3	1,061	1,245	+17.3
Saskatchewan	1,324	1,297	- 2.0	1,327	1,362	+ 2.6
Alberta	2,432	2,305	- 5.2	2,601	2,732	+ 5.0
British Columbia(1)	2,463	2,353	- 4.5	3,074	3,051	- 0.7
Canada	26,036	25,839	- 0.8	30,517	32,269	+ 5.7
Used commercial vehicles						
Atlantic Provinces.	343	248	-27.7	467	384	-17.8
Quebec	608	604	- 0.7	1,146	1,166	+ 1.7
Ontario	574	528	- 8.0	991	927	- 6.5
Manitoba	105	115	+ 9.5	183	243	+32.8
Saskatchewan	222	212	- 4.5	313	291	- 7.0
Alberta	510	538	+ 5.5	783	877	+12.0
British Columbia(1)	330	350	+ 6.1	511	587	+14.9
Canada	2,692	2,595	- 3.6	4,394	4,475	+ 1.8

(1) Includes Yukon and Northwest Territories.

(2) Revised.

TABLE 4. Sales Finance Companies

Date	Wholesale			Average repayment terms on retail paper purchased			
	Paper Purchased	Estimated Repay- ments	Balances out- standing (end of period)	Passenger cars and commercial vehicles		Other consumer goods	Other comm. & indus- trial goods
				New	Used		
Calendar Years	millions of dollars			months			
1958	1,105	1,116	191	24.1	17.0	20.1	25.1
1959	1,307	1,301	197	25.2	17.6	23.2	26.9
1960	1,354	1,322	229	25.9	17.6	23.3	27.9
1961	1,282	1,327	184	26.5	17.9	24.4	29.8
1962 - II	489	483	237	27.8	19.0	25.2	31.3
III	233	327	143	28.7	19.0	26.0	30.9
IV	454	357	240	27.5	19.1	23.9	30.9
1963 - I	471	406	305	28.0	20.3	23.6	32.6
II	546	572	279	28.7	20.0	25.0	33.2
III	265	370	174	29.9	20.2	25.8	31.4
IV	580	453	301	28.3	20.1	23.2	33.1
1964 - I	596	482	415	28.5	21.4	21.9	31.8
II	654	661	408	29.4	21.6	24.5	31.2

.. Figures not available.

TABLE 5. Accounts Receivable - Retail Dealers
Percentage Change - June 30, 1964 over June 30, 1963

Trade	Instalment receivables	Charge account receivables	Total receivables
Total, all trades .....	..	..	+4.8
Department stores .....	..	..	+8.1
Motor vehicle dealers	+ 8.5	+9.9	+9.6
Men's clothing stores	(1)	+0.9	+0.5
Family clothing stores	- 0.8	+3.1	+0.9
Women's clothing stores	+19.4	+3.9	+7.5
Hardware stores	+ 4.6	+2.7	+3.2
Furniture, appliance and radio stores ..	- 0.2	+9.9	+1.2
Jewellery stores	- 4.3	+5.5	-1.2
Grocery and combination (independent) stores .....	..	..	+3.8
General stores .....	..	..	+5.8
Fuel dealers	+25.8	+1.6	+3.2
Garages and filling stations .....	..	..	-4.9

.. Figures not available. (1) No change.

TABLE 6. Accounts Receivable - by Kind of Business
(dollar estimates in millions)

Date	Instalment	Charge	Total	Instalment	Charge	Total
			Total, all trades	Motor vehicle dealers		
1962 - June 30 .....	..	..	1,019.9	18.5	91.4	109.9
Sept. 30 .....	..	..	1,018.9	17.5	85.9	103.4
Dec. 31 .....	..	..	1,125.1	17.7	86.3	104.0
1963 - March 31 .....	..	..	1,044.4	17.6	89.5	107.1
June 30 .....	..	..	1,062.9	18.9	96.4	115.3
Sept. 30 .....	..	..	1,071.7	18.5	91.9	110.4
Dec. 31 .....	..	..	1,183.3	18.1	95.0	113.1
1964 - March 31 .....	..	..	1,095.1 ^r	17.9	97.0	114.9
June 30 .....	..	..	1,113.7	20.5	105.9	126.4
			Men's clothing stores	Family clothing stores		
1962 - June 30	6.2	10.6	16.8	12.2	9.3	21.5
Sept. 30	6.2	10.1	16.3	11.8	9.3	21.1
Dec. 31	8.0	12.8	20.8	14.2	11.1	25.3
1963 - March 31	6.8	10.7	17.5	12.1	9.0	21.1
June 30	7.0	11.2	18.2	12.0	9.6	21.6
Sept. 30	6.9	10.5	17.4	11.7	9.8	21.5
Dec. 31	8.4	13.6	22.0	14.1	12.5	26.6
1964 - March 31	7.2	11.0	18.2	12.1	9.5	21.6
June 30	7.0	11.3	18.3	11.9	9.9	21.8
			Women's clothing stores	Hardware stores		
1962 - June 30	2.9	10.2	13.1	10.0	27.6	37.6
Sept. 30	2.9	10.6	13.5	10.8	27.6	38.4
Dec. 31	3.6	12.4	16.0	11.0	28.0	39.0
1963 - March 31	3.0	10.7	13.7	10.3	24.0	34.3
June 30	3.1	10.3	13.4	10.9	29.2	40.1
Sept. 30	3.1	11.1	14.2	11.4	29.6	41.0
Dec. 31	4.4	12.7	17.1	12.1	29.5	41.6
1964 - March 31	3.7	11.0	14.7	10.7	27.6	38.3
June 30	3.7	10.7	14.4	11.4	30.0	41.4
			Furniture, appliance and radio stores	Jewellery stores		
1962 - June 30	158.4	24.5	182.9	11.7	5.4	17.1
Sept. 30	160.0	25.5	185.5	11.3	5.3	16.6
Dec. 31	167.0	27.2	194.2	14.7	8.4	23.1
1963 - March 31	159.3	24.8	184.1	12.3	5.7	18.0
June 30	159.7	26.3	186.0	11.5	5.5	17.0
Sept. 30	160.8	27.4	188.2	11.0	5.7	16.7
Dec. 31	167.5	30.0	197.5	14.6	9.0	23.6
1964 - March 31	160.8	28.6	189.4	12.0	5.6	17.6
June 30	159.4	28.9	188.3	11.0	5.8	16.8

.. Figures not available.

TABLE 6. Accounts Receivable - by Kind of Business - Concluded
(dollar estimates in millions)

Date	Instalment	Charge	Total	Instalment	Charge	Total
Fuel dealers			Department stores			
1962 - June 30	2.6	39.6	42.2	..	..	364.5
Sept. 30	2.8	35.7	38.5	..	..	365.8
Dec. 31	3.1	53.3	56.4	..	..	426.9
1963 - March 31	3.2	63.8	67.0	..	..	383.1
June 30	3.1	44.0	47.1	..	..	387.3
Sept. 30	3.2	38.3	41.5	..	..	393.5
Dec. 31	3.5	56.0	59.5	..	..	456.7
1964 - March 31	4.3	62.8	67.1	..	..	414.0
June 30	3.9	44.7	48.6	..	..	418.6
Grocery and combination stores (independent)			General stores			
1962 - June 30 .....	..	..	34.3	..	..	34.3
Sept. 30 .....	..	..	33.1	..	..	34.9
Dec. 31 .....	..	..	35.5	..	..	34.9
1963 - March 31 .....	..	..	33.2	..	..	32.4
June 30 .....	..	..	34.1	..	..	36.3
Sept. 30 .....	..	..	34.0	..	..	37.2
Dec. 31 .....	..	..	37.2	..	..	37.5
1964 - March 31 .....	..	..	33.6	..	..	34.4
June 30 .....	..	..	35.4	..	..	38.4
Garages and filling stations			All other trades			
1962 - June 30 .....	..	..	30.3	28.6	86.8	115.4
Sept. 30 .....	..	..	31.5	30.1	90.2	120.3
Dec. 31 .....	..	..	29.4	29.5	90.1	119.6
1963 - March 31 .....	..	..	29.6	27.0	76.3	103.3
June 30 .....	..	..	30.9	27.7	87.9	115.6
Sept. 30 .....	..	..	31.5	30.4	94.2	124.6
Dec. 31 .....	..	..	30.2	29.7	91.0	120.7
1964 - March 31	28.6	26.3	76.4 ^r	102.7 ^r
June 30	29.4	27.6	88.3	115.9

.. Figures not available.

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CREDIT STATISTICS (Selected holders)

August 1964

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balances outstanding at month-end		
	August 1963	August 1964	Change
	millions of dollars		%
Sales finance companies:			
Consumer goods	887	986	+11.2
Commercial goods	508	575	+13.2
Small loan companies:			
Cash loans	727	808	+11.1
Instalment credit	54	51	- 5.6
Department stores	381	417	+ 9.4
Furniture, appliance stores	186	191	+ 2.7
Chartered banks:			
Personal loans:			
Fully secured	377	429	+13.8
Home improvement	72	71	- 1.4
Other	1,371	1,718	+25.3

October, 1964

Merchandising and Services Division

6422-501

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

No.	Year and month	Sales finance companies (retail)		Small loan companies		Depart- ment stores (5)	Furniture, appliance stores
		Consumer goods (1)	Commer- cial goods (2)	Cash loans (3)	Instal- ment credit (4)		
	End of:	millions of dollars					
1	1956	756	279	343	13	244	189
2	7	780	288	347	15	262	195
3	8	768	257	382	19	282	197
4	9	806	344	446	38	314	202
5	1960	828	393	504	45	368	195
6	1	756	395	559	35	401	195
7	2	801	440	662	52	427	194
8	1963 - May	845	475	700	52	386	185
9	- June	865	490	709	53	387	186
10	- July	883	501	721	53	380	185
11	- Aug.	887	508	727	54	381	186
	- Sept.	878	514	729	55	393	188
12	- Oct.	876	517	731	55	396	191
13	- Nov.	873	518	738	56	420	192
14	- Dec.	874	520	755	55	456	198
15	1964 - Jan.	873	514	754	55	442	194
16	- Feb.	879	510	751	51	420	190
17	- Mar.	886	513r	750	46	414	189
	- Apr.	907	523r	761	48	417	188
18	- May	934	542	773	49	418	189
19	- June	962	555	787	49	418	188
20	- July	982	565r	800	50	416	189
21	- Aug.	986	575	808	51	417	191
22							
23							

- (1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

Chartered banks personal loans			Sub- total (excl. col.2) (7)	Life insurance companies' policy loans	Quebec savings banks' loans	Other retail dealers (ex. dept., furniture and appliance stores)		Oil company credit cards (9)	Credit unions (10)	No.
Fully secured (6)	Home improve- ment	Other				Instal- ment (8)	Charge (8)			
millions of dollars										
313	38	435	2,331	270	11	85	354	26	226	1
257	48	420	2,324	295	13	100	343	32	258	2
287	58	553	2,546	305	12	96	362	35	320	3
282	60	719	2,867	323	13	101	376	40	397	4
286	56	857	3,139	344	14	97	378	43	433	5
336	66	1,030	3,378	358	17	102	390	47	516	6
372	70	1,183	3,761	372	27	102	402	49	579r	7
346	69	1,286	3,869	378	22					8
370	70	1,330	3,970	380	23	94	396	50	..	9
376	70	1,354	4,022	381	25					10
377	72	1,371	4,055	382	24					11
379	72	1,380	4,074	384	24	96	394	60	..	
390	72	1,394	4,105	385	24					12
402	73	1,418	4,172	385	27					13
392	72	1,432	4,234	385	23	104	424	54	669	14
387	71	1,444	4,220	386	24					15
395	72	1,457	4,215	387	26					16
395	70	1,497	4,247	388	25	94	397	50	..	17
398	70	1,543	4,332	390	25					
416	71	1,597	4,447	390	21					18
425	71	1,672	4,572	391	24	97	410	55	..	19
423	71	1,685	4,616	392	26					20
429	71	1,718	4,671	393	27					21
										22
										23

(8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

(9) Amount owing to oil companies, excluding commercial accounts.

(10) Not available quarterly.

.. Figures not available.

r Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

TABLE 2. Sales Finance Companies - Retail Instalment Financing

(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Value of contracts financed during month								
1963 - May	79.2	18.2	97.4	+ 6.9	16.7	26.1	42.8	+13.5	140.2
- June	74.2	18.2	92.4	+ 9.9	15.4	26.0	41.4	+12.8	133.8
- July	75.4	17.7	93.1	+12.0	14.6	25.3	39.9	+15.7	133.0
- Aug.	57.3	16.0	73.3	- 2.7	14.1	23.0	37.1	+10.4	110.4
- Sept.	45.5	16.8	62.3	+ 5.1	13.2	21.3	34.5	- 0.9	96.8
- Oct.	61.7	17.4	79.1	+15.8	14.0	22.5	36.5	+17.4	115.6
- Nov.	54.5	16.3	70.8	+ 4.9	12.0	20.5	32.5	+18.2	103.3
- Dec.	52.4	18.3	70.7	+11.7	12.3	19.9	32.2	+ 2.2	102.9
1964 - Jan.	52.2	14.1	66.3	+ 7.3	10.8	19.4	30.2	+ 9.0	96.5
- Feb.	55.9	14.3	70.2	+18.4	10.6	16.8	27.4	(5)	97.6
- Mar.	69.8	14.2	84.0	+17.0	11.8	19.8	31.6	+ 2.9	115.6
- Apr.	84.1	17.7	101.8	+ 9.7	16.9	26.6	43.5	+15.7	145.3
- May	83.6	18.7	102.3	+ 5.0	17.5	29.0	46.5	+ 8.6	148.8
- June	91.4	18.1	109.5	+18.5	18.6	31.6	50.2	+21.3	159.7
- July	83.4	17.4	100.8	+ 8.3	16.6	27.4	44.0	+10.3	144.8
- Aug.	67.9	16.8	84.7	+15.6	14.4	25.9	40.3	+ 8.6	125.0
	Balances outstanding at month-end								
1963 - May	662.0	182.8	844.8	+ 9.6	158.3	316.4	474.7	+16.5	1,319.5
- June	681.6	183.5	865.1	+10.7	162.5	327.4	489.9	+15.8	1,355.0
- July	698.7	184.5	883.2	+11.0	165.8	335.1	500.9	+16.2	1,384.1
- Aug.	702.2	184.7	886.9	+10.1	168.7	339.3	508.0	+15.9	1,394.9
- Sept.	693.0	184.5	877.5	+ 9.9	169.8	344.6	514.4	+15.6	1,391.9
- Oct.	691.6	184.4	876.0	+ 9.8	170.5	346.7	517.2	+16.4	1,393.2
- Nov.	689.0	184.4	873.4	+ 9.3	171.0	347.2	518.2	+17.1	1,391.6
- Dec.	687.1	186.7	873.8	+ 9.1	170.2	349.4	519.6	+18.1	1,393.4
1964 - Jan.	688.4	184.2	872.6	+ 9.2	169.7	344.4	514.1	+16.7	1,386.7
- Feb.	692.9	186.3	879.2	+10.7	168.9	341.1	510.0	+14.9	1,389.2
- Mar.	702.8	183.2	886.0	+10.9	170.9r	342.2r	513.1r	+14.5r	1,399.1r
- Apr.	725.2	182.2	907.4	+10.9	175.8r	347.4r	523.2r	+13.8r	1,430.6r
- May	750.5	183.5	934.0	+10.6	183.2r	358.6r	541.8r	+14.1r	1,475.8r
- June	776.8	184.9	961.7	+11.2	190.9r	364.1r	555.0r	+13.3r	1,516.7r
- July	796.4	185.5	981.9	+11.2	196.4r	369.0r	565.4r	+12.9r	1,547.3r
- Aug.	800.4	186.0	986.4	+11.2	200.7	374.4	575.1	+13.2	1,561.5

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded

(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Repayments during month								
1963 - May	53.6	17.1	70.7	- 6.2	12.3	15.5	27.8	- 1.4	98.5
- June	54.6	17.5	72.1	- 1.2	11.2	15.0	26.2	+24.8	98.3
- July	58.3	16.7	75.0	+ 8.1	11.3	17.6	28.9	+ 9.5	103.9
- Aug.	53.8	15.8	69.6	+ 6.6	11.2	18.8	30.0	+13.6	99.6
- Sept.	54.7	17.0	71.7	+ 8.3	12.1	16.0	28.1	(5)	99.8
- Oct.	63.1	17.5	80.6	+16.3	13.3	20.4	33.7	+ 5.6	114.3
- Nov.	57.1	16.3	73.4	+11.7	11.5	20.0	31.5	+ 7.9	104.9
- Dec.	54.3	16.0	70.3	+14.1	13.1	17.7	30.8	- 9.7	101.1
1964 - Jan.	50.9	16.6	67.5	+ 5.6	11.3	24.4	35.7	+32.2	103.2
- Feb.	51.4	12.2	63.6	- 1.1	11.4	20.1	31.5	+31.2	95.1
- Mar.	59.9	17.3	77.2	+15.7	9.8r	18.7r	28.5r	+ 7.5r	105.7r
- Apr.	61.7	18.7	80.4	+ 9.1	12.0r	21.4r	33.4r	+28.0r	113.8r
- May	58.3	17.4	75.7	+ 7.1	10.1r	17.8r	27.9r	+ 0.4r	103.6r
- June	65.1	16.7	81.8	+13.5	10.9r	26.1r	37.0r	+41.2r	118.8r
- July	63.8	16.8	80.6	+ 7.5	11.1r	22.5r	33.6r	+16.3r	114.2r
- Aug.	63.9	16.3	80.2	+15.2	10.1	20.5	30.6	+ 2.0	110.8

(1) Passenger car financing includes cars sold for commercial as well as personal use.

(2) Covers such lines as furniture, appliances, jewellery etc.

(3) Percentage change from same month previous year.

(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

(5) No change.

Note: Repayments are estimated by adding balances outstanding at end of previous month to the paper purchased during the month and subtracting balances owing at end of current month.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

Province	Units			Amount of financing		
	August 1963 (2)	August 1964	Change prev. yr.	August 1963 (2)	August 1964	Change prev. yr.
	number		%	\$'000		%
New passenger cars						
Atlantic Provinces.	970	1,245	+28.4	2,412	3,207	+33.0
Quebec	4,192	5,146	+22.8	11,168	14,442	+29.3
Ontario	4,021	5,261	+30.8	10,604	14,169	+33.6
Manitoba	444	508	+14.4	1,152	1,388	+20.5
Saskatchewan	494	588	+19.0	1,277	1,605	+25.7
Alberta	1,055	1,221	+15.7	2,815	3,363	+19.5
British Columbia(1)	1,143	1,323	+15.7	3,369	3,821	+13.4
Canada	12,319	15,292	+24.1	32,797	41,995	+28.0
New commercial vehicles						
Atlantic Provinces.	213	203	- 4.7	895	758	-15.3
Quebec	642	640	- 0.3	3,359	3,736	+11.2
Ontario	533	600	+12.6	2,129	2,430	+14.7
Manitoba	94	94	(3)	398	323	-18.8
Saskatchewan	164	175	+ 6.7	558	594	+ 6.5
Alberta	350	324	- 7.4	1,170	1,147	- 2.0
British Columbia(1)	233	221	- 5.2	826	921	+11.5
Canada	2,229	2,257	+ 1.3	9,335	9,909	+ 6.1
Used passenger cars						
Atlantic Provinces.	1,865	1,887	+ 1.2	1,916	1,990	+ 3.9
Quebec	6,729	6,805	+ 1.1	7,592	8,591	+13.2
Ontario	6,746	6,413	- 4.9	8,143	8,377	+ 2.9
Manitoba	923	868	- 6.0	961	936	- 2.6
Saskatchewan	1,007	1,161	+15.3	977	1,204	+23.2
Alberta	2,252	2,053	- 8.8	2,479	2,339	- 5.6
British Columbia(1)	2,157	1,948	- 9.7	2,467	2,491	+ 1.0
Canada	21,679	21,135	- 2.5	24,535	25,928	+ 5.7
Used commercial vehicles						
Atlantic Provinces.	306	268	-12.4	409	381	- 6.8
Quebec	586	582	- 0.7	1,280	1,154	- 9.8
Ontario	612	524	-14.4	1,234	877	-28.9
Manitoba	124	135	+ 8.9	190	310	+63.2
Saskatchewan	268	238	-11.2	399	291	-27.1
Alberta	527	537	+ 1.9	775	1,010	+30.3
British Columbia(1)	328	311	- 5.2	443	458	+ 3.4
Canada	2,751	2,595	- 5.7	4,730	4,481	- 5.3

(1) Includes Yukon and Northwest Territories.

(2) Revised

(3) No change

(CATALOGUE No.

61-004

MONTHLY)

Canada. Statistics, Bureau of

DOMINION BUREAU OF STATISTICS

(OTTAWA - CANADA)

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CREDIT STATISTICS (Selected November 1964)

September 1964

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balances outstanding at month-end		
	September, 1963	September, 1964	Change
			%
	millions of dollars		
Sales finance companies:			
Consumer goods	878	987	+12.4
Commercial goods	514	579	+12.6
Small loan companies:			
Cash loans	729	812	+11.4
Instalment credit	55	52	- 5.5
Department stores	393	432	+ 9.9
Furniture, appliance stores	188	192	+ 2.1
Chartered banks:			
Personal loans:			
Fully secured	379	439	+15.8
Home improvement	72	72	(1)
Other	1,380	1,736	+25.8

(1) No change
November, 1964
6422-501

Merchandising and Services Division

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

No.	Year and month	Sales finance companies (retail)		Small loan companies		Department stores (5)	Furniture, appliance stores
		Consumer goods (1)	Commercial goods (2)	Cash loans (3)	Installment credit (4)		
		millions of dollars					
1	End of:						
2	1956	756	279	343	13	244	189
3	7	780	288	347	15	262	195
4	8	768	257	382	19	282	197
5	9	806	344	446	38	314	202
6	1960	828	393	504	45	368	195
7	1	756	395	559	35	401	195
8	2	801	440	662	52	427	194
9	1963 - June	865	490	709	53	387	186
10	- July	883	501	721	53	380	185
11	- Aug.	887	508	727	54	381	186
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13	- Oct.	876	517	731	55	396	191
14	- Nov.	873	518	738	56	420	192
15	- Dec.	874	520	755	55	456	198
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17	- Feb.	879	510	751	51	420	190
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23	- Aug.	986	575	808	51	417	191
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- (1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

Chartered banks personal loans			Sub- total (excl. col.2) (7)	Life insurance companies' policy loans	Quebec savings banks' loans	Other retail dealers (ex. dept., furniture and appliance stores)		Oil company credit cards (9)	Credit unions (10)	No.
Fully secured (6)	Home improve- ment	Other				Instal- ment (8)	Charge (8)			
millions of dollars										
313	38	435	2,331	270	11	85	354	26	226	1
257	48	420	2,324	295	13	100	343	32	258	2
287	58	553	2,546	305	12	96	362	35	320	3
282	60	714	2,867	323	13	101	376	40	397	4
286	56	857	3,139	344	14	97	378	43	433	5
336	66	1,030	3,378	358	17	102	390	47	516	6
372	70	1,183	3,761	372	27	102	402	49	579	7
370	70	1,330	3,970	380	23	94	396	50	..	8
376	70	1,354	4,022	381	25					9
377	72	1,371	4,055	382	24					10
379	72	1,380	4,074	384	24	96	394	60	..	11
390	72	1,394	4,105	385	24					12
402	73	1,418	4,172	385	27					13
392	72	1,432	4,234	385	23	104	424	54	669	14
387	71	1,444	4,220	386	24					15
395	72	1,457	4,215	387	26					16
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398	70	1,543	4,332	390	25					18
416	71	1,597	4,447	390	21					19
425	71	1,672	4,572	391	24	97	410	55	..	20
427 ^r	71	1,684 ^r	4,619 ^r	392	26					21
436 ^r	71	1,715 ^r	4,675 ^r	393	27					22
439	72	1,736	4,722	394	26			66		23

(8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

(9) Amount owing to oil companies, excluding commercial accounts.

(10) Not available quarterly.

.. Figures not available.

^r Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

TABLE 2. Sales Finance Companies - Retail Instalment Financing
(millions of dollars)

Year and month	Consumer goods				Commercial goods				Total retail
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Value of contracts financed during month								
1963 - June	74.2	18.2	92.4	+ 9.9	15.4	26.0	41.4	+12.8	133.8
- July	75.4	17.7	93.1	+12.0	14.6	25.3	39.9	+15.7	133.0
- Aug.	57.3	16.0	73.3	- 2.7	14.1	23.0	37.1	+10.4	110.4
- Sept.	45.5	16.8	62.3	+ 5.1	13.2	21.3	34.5	- 0.9	96.8
- Oct.	61.7	17.4	79.1	+15.8	14.0	22.5	36.5	+17.4	115.6
- Nov.	54.5	16.3	70.8	+ 4.9	12.0	20.5	32.5	+18.2	103.3
- Dec.	52.4	18.3	70.7	+11.7	12.3	19.9	32.2	+ 2.2	102.9
1964 - Jan.	52.2	14.1	66.3	+ 7.3	10.8	19.4	30.2	+ 9.0	96.5
- Feb.	55.9	14.3	70.2	+18.4	10.6	16.8	27.4	(5)	97.6
- Mar.	69.8	14.2	84.0	+17.0	11.8	19.8	31.6	+ 2.9	115.6
- Apr.	84.1	17.7	101.8	+ 9.7	16.9	26.6	43.5	+15.7	145.3
- May	83.6	18.7	102.3	+ 5.0	17.5	29.0	46.5	+ 8.6	148.8
- June	91.4	18.1	109.5	+18.5	18.6	31.6	50.2	+21.3	159.7
- July	83.4	17.4	100.8	+ 8.3	16.6	27.4	44.0	+10.3	144.8
- Aug.	67.9	16.8	84.7	+15.6	14.4	25.9	40.3	+ 8.6	125.0
- Sept.	62.4	19.3	81.7	+31.1	15.5	24.1	39.6	+14.8	121.3
	Balances outstanding at month-end								
1963 - June	681.6	183.5	865.1	+10.7	162.5	327.4	489.9	+15.8	1,355.0
- July	698.7	184.5	883.2	+11.0	165.8	335.1	500.9	+16.2	1,384.1
- Aug.	702.2	184.7	886.9	+10.1	168.7	339.3	508.0	+15.9	1,394.9
- Sept.	693.0	184.5	877.5	+ 9.9	169.8	344.6	514.4	+15.6	1,391.9
- Oct.	691.6	184.4	876.0	+ 9.8	170.5	346.7	517.2	+16.4	1,393.2
- Nov.	689.0	184.4	873.4	+ 9.3	171.0	347.2	518.2	+17.1	1,391.6
- Dec.	687.1	186.7	873.8	+ 9.1	170.2	349.4	519.6	+18.1	1,393.4
1964 - Jan.	688.4	184.2	872.6	+ 9.2	169.7	344.4	514.1	+16.7	1,386.7
- Feb.	692.9	186.3	879.2	+10.7	168.9	341.1	510.0	+14.9	1,389.2
- Mar.	702.8	183.2	886.0	+10.9	170.9	342.2	513.1	+14.5	1,399.1
- Apr.	725.2	182.2	907.4	+10.9	175.8	347.4	523.2	+13.8	1,430.6
- May	750.5	183.5	934.0	+10.6	183.2	358.6	541.8	+14.1	1,475.8
- June	776.8	184.9	961.7	+11.2	190.9	364.1	555.0	+13.3	1,516.7
- July	796.4	185.5	981.9	+11.2	196.4	369.0	565.4	+12.9	1,547.3
- Aug.	800.4	186.0	986.4	+11.2	200.7	374.4	575.1	+13.2	1,561.5
- Sept.	799.9	187.4	987.3	+12.5	204.1	375.2	579.3	+12.6	1,566.6

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded
(millions of dollars)

Year and month	Consumer goods				Commercial goods				Total retail
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Repayments during month								
1963 - June	54.6	17.5	72.1	- 1.2	11.2	15.0	26.2	+24.8	98.3
- July	58.3	16.7	75.0	+ 8.1	11.3	17.6	28.9	+ 9.5	103.9
- Aug.	53.8	15.8	69.6	+ 6.6	11.2	18.8	30.0	+13.6	99.6
- Sept.	54.7	17.0	71.7	+ 8.3	12.1	16.0	28.1	(5)	99.8
- Oct.	63.1	17.5	80.6	+16.3	13.3	20.4	33.7	+ 5.6	114.3
- Nov.	57.1	16.3	73.4	+11.7	11.5	20.0	31.5	+ 7.9	104.9
- Dec.	54.3	16.0	70.3	+14.1	13.1	17.7	30.8	- 9.7	101.1
1964 - Jan.	50.9	16.6	67.5	+ 5.6	11.3	24.4	35.7	+32.2	103.2
- Feb.	51.4	12.2	63.6	- 1.1	11.4	20.1	31.5	+31.2	95.1
- Mar.	59.9	17.3	77.2	+15.7	9.8	18.7	28.5	+ 7.5	105.7
- Apr.	61.7	18.7	80.4	+ 9.1	12.0	21.4	33.4	+28.0	113.8
- May	58.3	17.4	75.7	+ 7.1	10.1	17.8	27.9	+ 0.4	103.6
- June	65.1	16.7	81.8	+ 13.5	10.9	26.1	37.0	+41.2	118.8
- July	63.8	16.8	80.6	+ 7.5	11.1	22.5	33.6	+16.3	114.2
- Aug.	63.9	16.3	80.2	+15.2	10.1	20.5	30.6	+ 2.0	110.8
- Sept.	62.9	17.9	80.8	+12.7	12.1	23.3	35.4	+26.0	116.2

(1) Passenger car financing includes cars sold for commercial as well as personal use.

(2) Covers such lines as furniture, appliances, jewellery etc.

(3) Percentage change from same month previous year.

(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

(5) No change

Note: Repayments are estimated by adding balances outstanding at end of previous month to the paper purchased during the month and subtracting balances owing at end of current month.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

Province	Units			Amount of financing		
	September 1963 (2)	September 1964	Change prev. yr.	September 1963 (2)	September 1964	Change prev. yr.
	number		%	\$'000		%
New passenger cars						
Atlantic Provinces.	853	962	+ 12.8	2,077	2,439	+ 17.4
Quebec	3,245	4,686	+ 44.4	8,592	13,050	+ 51.9
Ontario	3,508	4,839	+ 37.9	8,680	12,689	+ 46.2
Manitoba	324	497	+ 53.4	855	1,311	+ 53.3
Saskatchewan	487	513	+ 5.3	1,252	1,362	+ 8.8
Alberta	798	1,058	+ 32.6	2,103	2,854	+ 35.7
British Columbia(1)	776	2,142	+176.0	2,184	5,896	+170.0
Canada	9,991	14,697	+ 47.1	25,743	39,601	+ 53.8
New commercial vehicles						
Atlantic Provinces.	188	234	+ 24.5	682	951	+ 39.4
Quebec	579	670	+ 15.7	3,819	4,032	+ 5.6
Ontario	518	543	+ 4.8	2,030	2,450	+ 20.7
Manitoba	80	74	- 7.5	340	353	+ 3.8
Saskatchewan	149	171	+ 14.8	514	590	+ 14.8
Alberta	290	340	+ 17.2	1,064	1,224	+ 15.0
British Columbia(1)	160	322	+101.2	559	1,029	+ 84.1
Canada	1,964	2,354	+ 19.9	9,008	10,629	+ 18.0
Used passenger cars						
Atlantic Provinces.	1,643	1,477	- 10.1	1,670	1,643	- 1.6
Quebec	5,460	6,182	+ 13.2	6,100	7,601	+ 24.6
Ontario	5,303	5,580	+ 5.2	6,236	7,344	+ 17.8
Manitoba	786	785	- 0.1	826	811	- 1.8
Saskatchewan	1,074	1,041	- 3.1	1,077	1,082	+ 0.5
Alberta	1,857	1,718	- 7.5	1,895	1,880	- 0.8
British Columbia(1)	1,723	1,925	+ 11.7	1,972	2,397	+ 21.6
Canada	17,846	18,708	+ 4.8	19,776	22,758	+ 15.1
Used commercial vehicles						
Atlantic Provinces.	295	245	- 17.0	356	352	- 1.1
Quebec	636	628	- 1.3	1,151	1,466	+ 27.4
Ontario	524	499	- 4.8	961	908	- 5.5
Manitoba	120	104	- 13.3	190	188	- 1.1
Saskatchewan	223	212	- 4.9	272	259	- 4.8
Alberta	495	455	- 8.1	788	795	+ 0.9
British Columbia(1)	268	469	+ 75.0	441	908	+105.9
Canada	2,561	2,612	+ 2.0	4,159	4,876	+ 17.2

(1) Includes Yukon and Northwest Territories.

(2) Revised

TABLE 4. Sales Finance Companies

Date	Wholesale			Average repayment terms on retail paper purchased			
	Paper purchased	Estimated repay- ments	Balances out- standing (end of period)	Passenger cars and commercial vehicles		Other consumer goods	Other comm. & indus- trial goods
				New	Used		
Calendar Years	millions of dollars			months			
1958	1,105	1,116	191	24.1	17.0	20.1	25.1
1959	1,307	1,301	197	25.2	17.6	23.2	26.9
1960	1,354	1,322	229	25.9	17.6	23.3	27.9
1961	1,282	1,327	184	26.5	17.9	24.4	29.8
1962 - I	489	483	237	27.8	19.0	25.2	31.3
III	233	327	143	28.7	19.0	26.0	30.9
IV	454	357	240	27.5	19.1	23.9	30.9
1963 - I	471	406	305	28.0	20.3	23.6	32.6
II	546	572	279	28.7	20.0	25.0	33.2
III	265	370	174	29.9	20.2	25.8	31.4
IV	580	453	301	28.3	20.1	23.2	33.1
1964 - I	596	482	415	28.5	21.4	21.9	31.8
II	654	661	408	29.4	21.6	24.5	31.2
III	305	470	243	30.7	21.5	24.8	31.6

(CATALOGUE No.

61-004

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Selected credit holders	Balances outstanding at month-end		
	October, 1963	October, 1964	Change
			%
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Sales finance companies:			
Consumer goods	876	988	+12.8
Commercial goods	517	579	+12.0
Small loan companies:			
Cash loans	731	814	+11.4
Instalment credit	55	53	- 3.6
Department stores	396	442	+11.6
Furniture, appliance stores	191	194	+ 1.6
Chartered banks:			
Personal loans:			
Fully secured	390	454	+16.4
Home improvement	72	72	(1)
Other	1,394	1,754	+25.8

(1) No change
December, 1964

Merchandising and Services Division

6422-501

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

No.	Year and month	Sales finance companies (retail)		Small loan companies		Department stores (5)	Furniture, appliance stores
		Consumer goods (1)	Commercial goods (2)	Cash loans (3)	Installment credit (4)		
		millions of dollars					
1	End of: 1956	756	279	343	13	244	189
2	7	780	288	347	15	262	195
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- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

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282	60	719	2,867	323	13	101	376	40	397	4
286	56	857	3,139	344	14	97	378	43	433	5
336	66	1,030	3,378	358	17	102	390	47	516	6
372	70	1,183	3,761	372	27	102	402	49	579	7
376	70	1,354	4,022	381	25					8
377	72	1,371	4,055	382	24					9
379	72	1,380	4,074	384	24	96	394	60	..	10
390	72	1,394	4,105	385	24					11
402	73	1,418	4,172	385	27					12
392	72	1,432	4,234	385	23	105 ^r	424	54	669	13
387	71	1,444	4,220	386	24					14
395	72	1,457	4,215	387	26					15
395	70	1,497	4,247	388	25	94	397	50	..	16
398	70	1,543	4,332	390	25					17
416	71	1,597	4,447	390	21					18
425	71	1,672	4,572	391	24	97	410	55	..	19
427	71	1,684	4,619	392	26					20
436	71	1,715	4,675	393	27					21
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Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

TABLE 2. Sales Finance Companies - Retail Instalment Financing
(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Value of contracts financed during month								
1963 - July	75.4	17.7	93.1	+12.0	14.6	25.3	39.9	+15.7	133.0
- Aug.	57.3	16.0	73.3	- 2.7	14.1	23.0	37.1	+10.4	110.4
- Sept.	45.5	16.8	62.3	+ 5.1	13.2	21.3	34.5	- 0.9	96.8
- Oct.	61.7	17.4	79.1	+15.8	14.0	22.5	36.5	+17.4	115.6
- Nov.	54.5	16.3	70.8	+ 4.9	12.0	20.5	32.5	+18.2	103.3
- Dec.	52.4	18.3	70.7	+11.7	12.3	19.9	32.2	+ 2.2	102.9
1964 - Jan.	52.2	14.1	66.3	+ 7.3	10.8	19.4	30.2	+ 9.0	96.5
- Feb.	55.9	14.3	70.2	+18.4	10.6	16.8	27.4	(5)	97.6
- Mar.	69.8	14.2	84.0	+17.0	11.8	19.8	31.6	+ 2.9	115.6
- Apr.	84.1	17.7	101.8	+ 9.7	16.9	26.6	43.5	+15.7	145.3
- May	83.6	18.7	102.3	+ 5.0	17.5	29.0	46.5	+ 8.6	148.8
- June	91.4	18.1	109.5	+18.5	18.6	31.6	50.2	+21.3	159.7
- July	83.4	17.4	100.8	+ 8.3	16.6	27.4	44.0	+10.3	144.8
- Aug.	67.9	16.8	84.7	+15.6	14.4	25.9	40.3	+ 8.6	125.0
- Sept.	62.4	19.3	81.7	+31.1	15.5	24.1	39.6	+14.8	121.3
- Oct.	68.0	16.5	84.5	+ 6.8	14.3	23.8	38.1	+ 4.4	122.6
	Balances outstanding at month-end								
1963 - July	698.7	184.5	883.2	+11.0	165.8	335.1	500.9	+16.2	1,384.1
- Aug.	702.2	184.7	886.9	+10.1	168.7	339.3	508.0	+15.9	1,394.9
- Sept.	693.0	184.5	877.5	+ 9.9	169.8	344.6	514.4	+15.6	1,391.9
- Oct.	691.6	184.4	876.0	+ 9.8	170.5	346.7	517.2	+16.4	1,393.2
- Nov.	689.0	184.4	878.4	+ 9.3	171.0	347.2	518.2	+17.1	1,391.6
- Dec.	687.1	186.7	873.8	+ 9.1	170.2	349.4	519.6	+18.1	1,393.4
1964 - Jan.	688.4	184.2	872.6	+ 9.2	169.7	344.4	514.1	+16.7	1,386.7
- Feb.	692.9	186.3	879.2	+10.7	168.9	341.1	510.0	+14.9	1,389.2
- Mar.	702.8	183.2	886.0	+10.9	170.9	342.2	513.1	+14.5	1,399.1
- Apr.	725.2	182.2	907.4	+10.9	175.8	347.4	523.2	+13.8	1,430.6
- May	750.5	183.5	934.0	+10.6	183.2	358.6	541.8	+14.1	1,475.8
- June	776.8	184.9	961.7	+11.2	190.9	364.1	555.0	+13.3	1,516.7
- July	796.4	185.5	981.9	+11.2	196.4	369.0	565.4	+12.9	1,547.3
- Aug.	800.4	186.0	986.4	+11.2	200.7	374.4	575.1	+13.2	1,561.5
- Sept.	799.9	187.4	987.3	+12.5	204.1	375.2	579.3	+12.6	1,566.6
- Oct.	800.2	187.4	987.6	+12.7	205.3	374.0	579.3	+12.0	1,566.9

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded
(millions of dollars)

Year and month	Consumer goods				Commercial goods				Total retail
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Repayments during month								
1963 - July	58.3	16.7	75.0	+ 8.1	11.3	17.6	28.9	+ 9.5	103.9
- Aug.	53.8	15.8	69.6	+ 6.6	11.2	18.8	30.0	+13.6	99.6
- Sept.	54.7	17.0	71.7	+ 9.3	12.1	16.0	28.1	(5)	99.8
- Oct.	63.1	17.5	80.6	+16.3	13.3	20.4	33.7	+ 5.6	114.3
- Nov.	57.1	16.3	73.4	+11.7	11.5	20.0	31.5	+ 7.9	104.9
- Dec.	54.3	16.0	70.3	+14.1	13.1	17.7	30.8	- 9.7	101.1
1964 - Jan.	50.9	16.6	67.5	+ 5.6	11.3	24.4	35.7	+32.2	103.2
- Feb.	51.4	12.2	63.6	- 1.1	11.4	20.1	31.5	+31.2	95.1
- Mar.	59.9	17.3	77.2	+15.7	9.8	18.7	28.5	+ 7.5	105.7
- Apr.	61.7	18.7	80.4	+ 9.1	12.0	21.4	33.4	+28.0	113.8
- May	58.3	17.4	75.7	+ 7.1	10.1	17.8	27.9	+ 0.4	103.6
- June	65.1	16.7	81.8	+13.5	10.9	26.1	37.0	+41.2	118.8
- July	63.8	16.8	80.6	+ 7.5	11.1	22.5	33.6	+16.3	114.2
- Aug.	63.9	16.3	80.2	+15.2	10.1	20.5	30.6	+ 2.0	110.8
- Sept.	62.9	17.9	80.8	+12.7	12.1	23.3	35.4	+26.0	116.2
- Oct.	67.7	16.5	84.2	+ 4.5	13.1	25.0	38.1	+13.1	122.3

(1) Passenger car financing includes cars sold for commercial as well as personal use.

(2) Covers such lines as furniture, appliances, jewellery etc.

(3) Percentage change from same month previous year.

(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

(5) No change

Note: Repayments are estimated by adding balances outstanding at end of previous month to the paper purchased during the month and subtracting balances owing at end of current month.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

Province	Units			Amount of financing		
	October 1963 (2)	October 1964	Change prev. yr.	October 1963 (2)	October 1964	Change prev. yr.
	number		%	\$'000		%
New passenger cars						
Atlantic Provinces.	925	983	+ 6.3	2,335	2,506	+ 7.3
Quebec	5,700	5,793	+ 1.6	15,124	16,296	+ 7.7
Ontario	4,951	5,393	+ 8.9	12,865	14,451	+12.3
Manitoba	504	547	+ 8.5	1,349	1,496	+10.9
Saskatchewan	704	720	+ 2.3	1,836	1,914	+ 4.2
Alberta	1,083	1,361	+25.7	2,867	3,674	+28.1
British Columbia(1)	993	1,465	+47.5	2,811	4,157	+47.9
Canada	14,860	16,262	+ 9.4	39,187	44,494	+13.5
New commercial vehicles						
Atlantic Provinces.	231	250	+ 8.2	814	882	+ 8.4
Quebec	680	676	- 0.6	2,941	3,465	+17.8
Ontario	692	730	+ 5.5	2,422	2,593	+ 7.1
Manitoba	104	114	+ 9.6	418	473	+13.2
Saskatchewan	158	186	+17.8	488	614	+25.8
Alberta	397	403	+ 1.5	1,514	1,430	- 5.5
British Columbia(1)	246	286	+16.3	856	944	+10.3
Canada	2,508	2,645	+ 5.5	9,453	10,401	+10.0
Used passenger cars						
Atlantic Provinces.	1,460	1,406	- 3.7	1,495	1,607	+ 7.5
Quebec	6,352	6,244	- 1.7	7,486	8,214	+ 9.7
Ontario	5,793	5,440	- 6.1	7,087	7,267	+ 2.5
Manitoba	897	740	-17.5	940	785	-16.5
Saskatchewan	1,250	1,071	-14.3	1,211	1,133	- 6.4
Alberta	2,033	1,853	- 8.9	2,170	2,164	- 0.3
British Columbia(1)	1,810	1,733	- 4.3	2,131	2,327	+ 9.2
Canada	19,595	18,487	- 5.7	22,520	23,497	+ 4.3
Used commercial vehicles						
Atlantic Provinces.	243	254	+ 4.5	332	380	+14.5
Quebec	766	553	-27.8	1,453	1,216	-16.3
Ontario	540	470	-13.0	931	791	-15.0
Manitoba	121	96	-20.7	236	164	-30.5
Saskatchewan	204	173	-15.2	288	211	-26.7
Alberta	536	474	-11.6	843	632	-25.0
British Columbia(1)	302	303	+ 0.3	490	503	+ 2.7
Canada	2,712	2,323	-14.3	4,573	3,897	-14.8

(1) Includes Yukon and Northwest Territories.

(2) Revised.

TABLE 4. Sales Finance Companies

Date	Wholesale			Average repayment terms on retail paper purchased			
	Paper Purchased	Estimated Repay- ments	Balances out- standing (end of period)	Passenger cars and commercial vehicles		Other consumer goods	Other comm. & indus- trial goods
				New	Used		
	millions of dollars			months			
Calendar Years							
1958	1,105	1,116	191	24.1	17.0	20.1	25.1
1959	1,307	1,301	197	25.2	17.6	23.2	26.9
1960	1,354	1,322	229	25.9	17.6	23.3	27.9
1961	1,282	1,327	184	26.5	17.9	24.4	29.8
1962 - II	489	483	237	27.8	19.0	25.2	31.3
III	233	327	143	28.7	19.0	26.0	30.9
IV	454	357	240	27.5	19.1	23.9	30.9
1963 - I	471	406	305	28.0	20.3	23.6	32.6
II	546	572	279	28.7	20.0	25.0	33.2
III	265	370	174	29.9	20.2	25.8	31.4
IV	580	453	301	28.3	20.1	23.2	33.1
1964 - I	596	482	415	28.5	21.4	21.9	31.8
II	654	661	408	29.4	21.6	24.5	31.2
III	305	470	243	30.7	21.5	24.8	31.6

.. Figures not available.

TABLE 5. Accounts Receivable - Retail Dealers

Percentage Change - September 30, 1964 over September 30, 1963

Trade	Instalment receivables	Charge account receivables	Total receivables
Total, all trades .....	..	..	+ 4.5
Department stores .....	..	..	+10.0
Motor vehicle dealers	+ 0.5	+ 6.1	+ 5.2
Men's clothing stores	(1)	+ 2.9	+ 1.7
Family clothing stores	(1)	+ 4.1	+ 1.9
Women's clothing stores	+ 3.2	- 1.8	- 0.7
Hardware stores	+ 7.0	- 1.7	+ 0.7
Furniture, appliance and radio stores ..	+ 0.7	+ 8.8	+ 1.9
Jewellery stores	- 1.8	+ 1.8	- 0.6
Grocery and combination (independent) stores .....	..	..	+ 3.5
General stores .....	..	..	+ 4.8
Fuel dealers	+15.6	- 0.3	+ 1.0
Garages and filling stations .....	..	..	- 2.5

.. Figures not available.

(1) No change.

TABLE 6. Accounts Receivable - by Kind of Business
(dollar estimates in millions)

Date	Instalment	Charge	Total	Instalment	Charge	Total
			Total, all trades	Motor vehicle dealers		
1962 - June 30.....	..	..	1,019.9	18.5	91.4	109.9
Sept. 30.....	..	..	1,018.9	17.5	85.9	103.4
Dec. 31.....	..	..	1,125.1	17.7	86.3	104.0
1963 - March 31....	..	..	1,044.0 ^r	17.6	89.5	107.1
June 30.....	..	..	1,062.4 ^r	18.9	96.4	115.3
Sept. 30.....	..	..	1,071.2 ^r	18.5	91.9	110.4
Dec. 31.....	..	..	1,182.8 ^r	18.1	95.0	113.1
1964 - March 31....	..	..	1,094.5 ^r	17.9	97.0	114.9
June 30.....	..	..	1,113.2 ^r	20.5	105.9	126.4
Sept. 30.....	..	..	1,119.1	18.6	97.5	116.1
			Men's clothing stores	Family clothing stores		
1962 - June 30.....	6.2	10.6	16.8	12.2	9.3	21.5
Sept. 30.....	6.2	10.1	16.3	11.8	9.3	21.1
Dec. 31.....	8.0	12.8	20.8	14.2	11.1	25.3
1963 - March 31....	6.8	10.7	17.5	12.1	9.0	21.1
June 30.....	7.0	11.2	18.2	12.0	9.6	21.6
Sept. 30.....	6.9	10.5	17.4	11.7	9.8	21.5
Dec. 31.....	8.4	13.6	22.0	14.1	12.5	26.6
1964 - March 31....	7.2	11.0	18.2	12.1	9.5	21.6
June 30.....	7.0	11.3	18.3	11.9	9.9	21.8
Sept. 30.....	6.9	10.8	17.7	11.7	10.2	21.9
			Women's clothing stores	Hardware stores		
1962 - June 30.....	2.9	10.2	13.1	10.0	27.6	37.6
Sept. 30.....	2.9	10.6	13.5	10.8	27.6	38.4
Dec. 31.....	3.6	12.4	16.0	11.0	28.0	39.0
1963 - March 31....	3.0	10.7	13.7	10.3	24.0	34.3
June 30.....	3.1	10.3	13.4	10.9	29.2	40.1
Sept. 30.....	3.1	11.1	14.2	11.4	29.6	41.0
Dec. 31.....	4.4	12.7	17.1	12.1	29.5	41.6
1964 - March 31....	3.7	11.0	14.7	10.7	27.6	38.3
June 30.....	3.7	10.7	14.4	11.4	30.0	41.4
Sept. 30.....	3.2	10.9	14.1	12.2	29.1	41.3
			Furniture, appliance and radio stores	Jewellery stores		
1962 - June 30.....	158.4	24.5	182.9	11.7	5.4	17.1
Sept. 30.....	160.0	25.5	185.5	11.3	5.3	16.6
Dec. 31.....	167.0	27.2	194.2	14.7	8.4	23.1 [*]
1963 - March 31....	159.3	24.8	184.1	12.3	5.7	18.0
June 30.....	159.7	26.3	186.0	11.5	5.5	17.0
Sept. 30.....	160.8	27.4	188.2	11.0	5.7	16.7
Dec. 31.....	167.5	30.0	197.5	14.6	9.0	23.6
1964 - March 31....	160.8	28.6	189.4	12.0	5.6	17.6
June 30.....	159.4	28.9	188.3	11.0	5.8	16.8
Sept. 30.....	161.9	29.8	191.7	10.8	5.8	16.6

.. Figures not available.

TABLE 6. Accounts Receivable - by Kind of Business - Concluded
(dollar estimates in millions)

Date	Instalment	Charge	Total	Instalment	Charge	Total	
1962 - June 30..... Sept. 30..... Dec. 31..... 1963 - March 31..... June 30..... Sept. 30..... Dec. 31..... 1964 - March 31..... June 30..... Sept. 30.....	Fuel dealers			Department stores			
	2.6	39.6	42.2	..	..	364.5
	2.8	35.7	38.5	..	..	365.8
	3.1	53.3	56.4	..	..	426.9
	3.2	63.8	67.0	..	..	382.7 ^r
	3.1	44.0	47.1	..	..	386.8 ^r
	3.2	38.3	41.5	..	..	393.0 ^r
	3.5	56.0	59.5	..	..	456.2 ^r
	4.3	62.8	67.1	..	..	413.5 ^r
	3.9	44.7	48.6	..	..	418.1 ^r
	3.7	38.2	41.9	..	..	432.2
	Grocery and combination stores (independent)			General stores			
	1962 - June 30.....	34.3	34.3
	Sept. 30.....	33.1	34.9
	Dec. 31.....	35.5	34.9
	1963 - March 31.....	33.2	32.4
	June 30.....	34.1	36.3
Sept. 30.....	..	..	34.0	..	..	37.2
Dec. 31.....	..	..	34.2	..	..	37.5
1964 - March 31.....	..	..	33.6	..	..	34.4
June 30.....	..	..	35.4	..	..	38.4
Sept. 30.....	..	..	35.2	..	..	39.0
1962 - June 30..... Sept. 30..... Dec. 31..... 1963 - March 31..... June 30..... Sept. 30..... Dec. 31..... 1964 - March 31..... June 30..... Sept. 30.....	Garages and filling stations			All other trades			
	..	..	30.3	28.6	86.8	115.4
	..	..	31.5	30.1	90.2	120.3
	..	..	29.4	29.5	90.1	119.6
	..	..	29.6	27.0	76.3	103.3
	..	..	30.9	27.7	87.9	115.6
	..	..	31.5	30.4	94.2	124.6
	..	..	30.2	29.7	91.0	120.7
	28.6	26.3	76.3 ^r	102.6 ^r	
	29.4	27.6	88.3	115.9	
	30.7	29.1	91.6	120.7	

.. Figures not available.

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CREDIT STATISTICS

November 1964

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balances outstanding at month-end		
	November, 1963	November, 1964	Change
	millions of dollars		%
Sales finance companies:			
Consumer goods	873	979	+12.1
Commercial goods	518	580	+12.0
Small loan companies:			
Cash loans	738	825	+11.8
Instalment credit	56	54	- 3.6
Department stores	420	463	+10.2
Furniture, appliance stores	192	195	+ 1.6
Chartered banks:			
Personal loans:			
Fully secured	402	465	+15.7
Home improvement	73	73	(1)
Other	1,418	1,763	+24.3

(1) No change

January, 1965

6422-501

Merchandising and Services Division

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

No.	Year and month	Sales finance companies (retail)		Small loan companies		Department stores (5)	Furniture, appliance stores
		Consumer goods (1)	Commercial goods (2)	Cash loans (3)	Instalment credit (4)		
	End of:	millions of dollars					
1	1956	756	279	343	13	244	189
2	7	780	288	347	15	262	195
3	8	768	257	382	19	282	197
4	9	806	344	446	38	314	202
5	1960	828	393	504	45	368	195
6	1	756	395	559	35	401	195
7	2	801	440	662	52	427	194
8	1963 - Aug.	887	508	727	54	381	186
9	- Sept.	878	514	729	55	393	188
10	- Oct.	876	517	731	55	396	191
11	- Nov.	873	518	738	56	420	192
12	- Dec.	874	520	755	55	456	198
13	1964 - Jan.	873	514	754	55	442	194
14	- Feb.	879	510	751	51	420	190
15	- Mar.	886	513	750	46	414	189
16	- Apr.	907	523	761	48	417	188
17	- May	934	542	773	49	418	189
18	- June	962	555	787	49	418	188
19	- July	982	565	800	50	416	189
20	- Aug.	986	575	808	51	417	191
21	- Sept.	987	579	812	52	432	192
22	- Oct.	988	579	814	53	442	194
23	- Nov.	979	580	825	54	463	195

- (1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

Chartered banks personal loans			Sub- total (excl. col.2) (7)	Life insurance companies' policy loans	Quebec savings banks' loans	Other retail dealers (ex. dept., furniture and appliance stores)		Oil company credit cards (9)	Credit unions (10)	No.
Fully secured (6)	Home improve- ment	Other				Instal- ment (8)	Charge (8)			
millions of dollars										
313	38	435	2,331	270	11	85	354	26	226	1
257	48	420	2,324	295	13	100	343	32	258	2
287	58	553	2,546	305	12	96	362	35	320	3
282	60	719	2,867	323	13	101	376	40	397	4
286	56	857	3,139	344	14	97	378	43	433	5
336	66	1,030	3,378	358	17	102	390	47	516	6
372	70	1,183	3,761	372	27	102	402	49	579	7
377	72	1,371	4,055	382	24					8
379	72	1,380	4,074	384	24	96	394	60	..	9
390	72	1,394	4,105	385	24					10
402	73	1,418	4,172	385	27					11
392	72	1,432	4,234	385	23	105	424	54	669	12
387	71	1,444	4,220	386	24					13
395	72	1,457	4,215	387	26					14
395	70	1,497	4,247	388	25	94	397	50	..	15
398	70	1,543	4,332	390	25					16
416	71	1,597	4,447	390	21					17
425	71	1,672	4,572	391	24	97	410	55	..	18
427	71	1,684	4,619	392	26					19
436	71	1,715	4,675	393	27					20
439	72	1,736	4,722	394	26	96	399	66	..	21
454	72	1,754	4,771	395	26					22
465	73	1,763	4,817	395	29					23

(8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

(9) Amount owing to oil companies, excluding commercial accounts.

(10) Not available quarterly.

.. Figures not available.

r Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

TABLE 2. Sales Finance Companies - Retail Instalment Financing
(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Value of contracts financed during month								
1963 - Aug.	57.3	16.0	73.3	- 2.7	14.1	23.0	37.1	+10.4	110.4
- Sept.	45.5	16.8	62.3	+ 5.1	13.2	21.3	34.5	- 0.9	96.8
- Oct.	61.7	17.4	79.1	+15.8	14.0	22.5	36.5	+17.4	115.6
- Nov.	54.5	16.3	70.8	+ 4.9	12.0	20.5	32.5	+18.2	103.3
- Dec.	52.4	13.3	70.7	+11.7	12.3	19.9	32.2	+ 2.2	102.9
1964 - Jan.	52.2	14.1	66.3	+ 7.3	10.8	19.4	30.2	+ 9.0	96.5
- Feb.	55.9	14.3	70.2	+18.4	10.6	16.8	27.4	(5)	97.6
- Mar.	69.8	14.2	84.0	+17.0	11.8	19.8	31.6	+ 2.9	115.6
- Apr.	84.1	17.7	101.8	+ 9.7	16.9	26.6	43.5	+15.7	145.3
- May	83.6	18.7	102.3	+ 5.0	17.5	29.0	46.5	+ 8.6	148.8
- June	91.4	18.1	109.5	+18.5	18.6	31.6	50.2	+21.3	159.7
- July	83.4	17.4	100.8	+ 8.3	16.6	27.4	44.0	+10.3	144.8
- Aug.	67.9	16.8	84.7	+15.6	14.4	25.9	40.3	+ 8.6	125.0
- Sept.	62.4	19.3	81.7	+31.1	15.5	24.1	39.6	+14.8	121.3
- Oct.	68.0	16.5	84.5	+ 6.8	14.3	23.8	38.1	+ 4.4	122.6
- Nov.	59.1	17.6	76.7	+ 8.3	14.8	24.9	39.7	+22.2	116.4
	Balances outstanding at month-end								
1963 - Aug.	702.2	184.7	886.9	+10.1	168.7	339.3	508.0	+15.9	1,394.9
- Sept.	693.0	184.5	877.5	+ 9.9	169.8	344.6	514.4	+15.6	1,391.9
- Oct.	691.6	184.4	876.0	+ 9.8	170.5	346.7	517.2	+16.4	1,393.2
- Nov.	689.0	184.4	878.4	+ 9.3	171.0	347.2	518.2	+17.1	1,391.6
- Dec.	687.1	136.7	873.8	+ 9.1	170.2	349.4	519.6	+18.1	1,393.4
1964 - Jan.	688.4	184.2	872.6	+ 9.2	169.7	344.4	514.1	+16.7	1,386.7
- Feb.	692.9	186.3	879.2	+10.7	168.9	341.1	510.0	+14.9	1,389.2
- Mar.	702.8	183.2	886.0	+10.9	170.9	342.2	513.1	+14.5	1,399.1
- Apr.	725.2	182.2	907.4	+10.9	175.8	347.4	523.2	+13.8	1,430.6
- May	750.5	183.5	934.0	+10.5	183.2	358.6	541.8	+14.1	1,475.8
- June	776.8	184.9	961.7	+11.2	190.9	364.1	555.0	+13.3	1,516.7
- July	796.4	185.5	981.9	+11.2	196.4	369.0	565.4	+12.9	1,547.3
- Aug.	800.4	186.0	986.4	+11.2	200.7	374.4	575.1	+13.2	1,561.5
- Sept.	799.9	187.4	987.3	+12.5	204.1	375.2	579.3	+12.6	1,566.6
- Oct.	800.2	187.4	987.6	+12.7	205.3	374.0	579.3	+12.0	1,566.9
- Nov.	791.6	187.1	978.7	+11.4	206.3	373.5	579.8	+11.9	1,558.5

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded
(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Repayments during month								
1963 - Aug.	53.8	15.8	69.6	+ 6.6	11.2	18.8	30.0	+13.6	99.6
- Sept.	54.7	17.0	71.7	+ 8.3	12.1	16.0	28.1	(5)	99.8
- Oct.	63.1	17.5	80.6	+16.3	13.3	20.4	33.7	+ 5.6	114.3
- Nov.	57.1	16.3	73.4	+11.7	11.5	20.0	31.5	+ 7.9	104.9
- Dec.	54.3	16.0	70.3	+14.1	13.1	17.7	30.8	- 9.7	101.1
1964 - Jan.	50.9	16.6	67.5	+ 5.6	11.3	24.4	35.7	+32.2	103.2
- Feb.	51.4	12.2	63.6	- 1.1	11.4	20.1	31.5	+31.2	95.1
- Mar.	59.9	17.3	77.2	+15.7	9.8	18.7	28.5	+ 7.5	105.7
- Apr.	61.7	18.7	80.4	+ 9.1	12.0	21.4	33.4	+28.0	113.8
- May	58.3	17.4	75.7	+ 7.1	10.1	17.8	27.9	+ 0.4	103.6
- June	65.1	16.7	81.8	+13.5	10.9	26.1	37.0	+41.2	118.8
- July	63.8	16.8	80.6	+ 7.5	11.1	22.5	33.6	+16.3	114.2
- Aug.	63.9	16.3	80.2	+15.2	10.1	20.5	30.6	+ 2.0	110.8
- Sept.	62.9	17.9	80.8	+12.7	12.1	23.3	35.4	+26.0	116.2
- Oct.	67.7	16.5	84.2	+ 4.5	13.1	25.0	38.1	+13.1	122.3
- Nov.	67.7	17.9	85.6	+16.6	13.8	25.4	39.2	+24.4	124.8

(1) Passenger car financing includes cars sold for commercial as well as personal use.

(2) Covers such lines as furniture, appliances, jewellery etc.

(3) Percentage change from same month previous year.

(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

(5) No change

Note: Repayments are estimated by adding balances outstanding at end of previous month to the paper purchased during the month and subtracting balances owing at end of current month.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

Province	Units			Amount of financing		
	Nov. 1963 (2)	Nov. 1964	Change prev. yr.	Nov. 1963 (2)	Nov. 1964	Change prev. yr.
	number		%	\$'000		%
New passenger cars						
Atlantic Provinces.	743	784	+ 5.5	1,895	2,036	+ 7.4
Quebec	4,686	4,803	+ 2.5	12,636	13,320	+ 5.4
Ontario	4,930	4,671	- 5.3	12,991	12,584	- 3.1
Manitoba	454	443	- 2.4	1,190	1,202	+ 1.0
Saskatchewan	597	483	- 19.1	1,555	1,314	-15.5
Alberta	1,000	930	- 7.0	2,723	2,587	- 5.0
British Columbia(1)	861	1,035	+20.2	2,383	2,979	+25.0
Canada	13,271	13,149	- 0.1	35,373	36,022	+ 1.8
New commercial vehicles						
Atlantic Provinces.	182	223	+22.5	584	816	+39.7
Quebec	651	713	+ 9.5	3,405	3,723	+ 9.3
Ontario	578	653	+13.0	1,991	2,717	+36.5
Manitoba	79	97	+22.8	370	504	+36.2
Saskatchewan	154	171	+11.0	441	500	+13.4
Alberta	319	359	+12.5	1,112	1,383	+24.4
British Columbia(1)	194	262	+35.1	722	1,052	+45.7
Canada	2,157	2,478	+14.9	8,625	10,695	+24.0
Used passenger cars						
Atlantic Provinces.	1,236	1,315	+ 6.4	1,314	1,518	+15.5
Quebec	5,273	5,662	+ 7.4	6,080	7,492	+23.2
Ontario	5,187	5,318	+ 2.5	6,334	7,333	+15.8
Manitoba	779	736	- 5.5	805	860	+ 6.8
Saskatchewan	1,055	1,270	+20.4	1,028	1,465	+42.5
Alberta	1,705	1,781	+ 4.5	1,942	2,153	+10.9
British Columbia(1)	1,366	1,540	+12.7	1,606	2,247	+39.9
Canada	16,601	17,622	+ 6.2	19,109	23,068	+20.7
Used commercial vehicles						
Atlantic Provinces.	220	239	+ 8.6	288	358	+24.3
Quebec	555	604	+ 8.8	1,004	1,359	+35.4
Ontario	441	483	+ 9.5	746	753	+ 0.9
Manitoba	120	102	-15.0	226	187	-17.3
Saskatchewan	176	214	+21.6	193	245	+26.9
Alberta	438	484	+10.5	554	796	+43.7
British Columbia(1)	259	273	+ 5.4	377	454	+20.4
Canada	2,209	2,399	+ 8.6	3,388	4,152	+22.6

(1) Includes Yukon and Northwest Territories.

(2) Revised

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CREDIT STATISTICS (*Selected holders*)

December 1964

The data in this report represent the estimated amount outstanding on the books of selected holders of credit, and are not intended to cover total credit. Information is not available on certain avenues of service credit such as the amount owing to doctors, dentists and certain service establishments as hotels, the outstanding balances owing to utility companies, transportation companies, loans between individuals, etc. Certain series are available monthly, others quarterly or annually.

Special tabulations are made quarterly on the wholesale financing of sales finance companies (financing the transactions between retail dealer and supplier) and on the average repayment term of retail paper purchased. Information is also available quarterly on the balances outstanding on the books of retail dealers by trade classifications; these data will be included in this bulletin as soon as they become available.

Selected credit holders	Balances outstanding at month-end		
	December, 1963	December, 1964	Change
	millions of dollars		%
Sales finance companies:			
Consumer goods	874	967	+10.6
Commercial goods	520	582	+11.9
Small loan companies:			
Cash loans	755	847	+12.2
Instalment credit	55	54	- 1.8
Department stores	456	508	+11.4
Furniture, appliance stores	198	201	+ 1.5
Chartered banks:			
Personal loans:			
Fully secured	392	459	+17.1
Home improvement	72	72	(1)
Other	1,432	1,793	+25.2

(1) No change
February, 1965
6422-501

Merchandising and Services Division

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

No.	Year and month	Sales finance companies (retail)		Small loan companies		Department stores (5)	Furniture, appliance stores
		Consumer goods (1)	Commercial goods (2)	Cash loans (3)	Installment credit (4)		
		millions of dollars					
1	End of: 1956	756	279	343	13	244	189
2	7	780	288	347	15	262	195
3	8	768	257	382	19	282	197
4	9	806	344	446	38	314	202
5	1960	828	393	504	45	368	195
6	1	756	395	559	35	401	195
7	2	801	440	662	52	427	194
8	1963 - Sept.	878	514	729	55	393	188
9	- Oct.	876	517	731	55	396	191
10	- Nov.	873	518	738	56	420	192
11	- Dec.	874	520	755	55	456	198
12	1964 - Jan.	873	514	754	55	442	194
13	- Feb.	879	510	751	51	420	190
14	- Mar.	886	513	750	46	414	189
15	- Apr.	907	523	761	48	417	188
16	- May	934	542	773	49	418	189
17	- June	962	555	787	49	418	188
18	- July	982	565	800	50	416	189
19	- Aug.	986	575	808	51	417	191
20	- Sept.	987	579	812	52	432	192
21	- Oct.	988	579	814	53	442	194
22	- Nov.	979	580	825	54	463	195
23	- Dec.	967	582	847	54	508	201

- (1) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (2) Retail financing of commercial goods (trucks, tractors, etc.) not considered as "consumer" credit.
- (3) Cash personal loans of companies licensed under the Small Loans Act usually repaid in instalments.
- (4) Conditional sale agreements held in connection with the retail purchases of consumers' goods.
- (5) The use of all purpose credit plans makes it impossible to separate instalment and charge accounts receivable.
- (6) Fully secured by marketable bonds and stocks. Excludes loans to finance purchase of Canada Savings Bonds.
- (7) Sub-total of series available on a monthly basis. It excludes commercial goods financing by sales finance companies (col. 2).

TABLE 1. Balances Outstanding on Credit Extended
Selected Holders

Chartered banks personal loans			Sub- total (excl. col.2) (7)	Life insurance companies' policy loans	Quebec savings banks' loans	Other retail dealers (ex. dept., furniture and appliance stores)		Oil company credit cards (9)	Credit unions (10)	No.
Fully secured (6)	Home improve- ment	Other				Instal- ment (8)	Charge (8)			
millions of dollars										
313	38	435	2,331	270	11	85	354	26	226	1
257	48	420	2,324	295	13	100	343	32	258	2
287	58	553	2,546	305	12	96	362	35	320	3
282	60	719	2,867	323	13	101	376	40	397	4
286	56	857	3,139	344	14	97	378	43	433	5
336	66	1,030	3,378	358	17	102	390	47	516	6
372	70	1,183	3,761	372	27	102	402	49	579	7
379	72	1,380	4,074	384	24	96	394	60	..	8
390	72	1,394	4,105	385	24					9
402	73	1,418	4,172	385	27					10
392	72	1,432	4,234	385	23	105	424	54	669	11
387	71	1,444	4,220	386	24					12
395	72	1,457	4,215	387	26					13
395	70	1,497	4,247	388	25	94	397	50	..	14
398	70	1,543	4,332	390	25					15
416	71	1,597	4,447	390	21					16
425	71	1,672	4,572	391	24	97	410	55	..	17
427	71	1,684	4,619	392	26					18
436	71	1,715	4,675	393	27					19
439	72	1,736	4,722	394	26	96	399	66	..	20
453 ^r	72	1,759 ^r	4,775 ^r	395	26					21
462 ^r	73	1,774 ^r	4,825 ^r	395	29					22
459	72	1,793	4,901	396	29			59		23

(8) Series excludes trades extending credit largely to commercial users, i.e. farm implement dealers and lumber dealers, but includes charge account receivables of motor vehicle dealers.

(9) Amount owing to oil companies, excluding commercial accounts.

(10) Not available quarterly.

.. Figures not available.

^r Revised figures.

Note: No absolute total of "consumer credit" is available. For certain purposes, fully secured loans granted by banks and life insurance companies may not be considered as outright indebtedness. On the other hand, certain avenues of credit are not surveyed, i.e. service credit (doctors, dentists, utility companies, hotels, etc.), loans between individuals, etc.

Sources: Bank of Canada, Dominion Bureau of Statistics, Department of Finance, Department of Agriculture.

TABLE 2. Sales Finance Companies - Retail Instalment Financing

(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commer- cial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
	%				%				
	Value of contracts financed during month								
1963 - Sept.	45.5	16.8	62.3	+ 5.1	13.2	21.3	34.5	- 0.9	96.8
- Oct.	61.7	17.4	79.1	+15.8	14.0	22.5	36.5	+17.4	115.6
- Nov.	54.5	16.3	70.8	+ 4.9	12.0	20.5	32.5	+18.2	103.3
- Dec.	52.4	18.3	70.7	+11.7	12.3	19.9	32.2	+ 2.2	102.9
1964 - Jan.	52.2	14.1	66.3	+ 7.3	10.8	19.4	30.2	+ 9.0	96.5
- Feb.	55.9	14.3	70.2	+18.4	10.6	16.8	27.4	(5)	97.6
- Mar.	69.8	14.2	84.0	+17.0	11.8	19.8	31.6	+ 2.9	115.6
- Apr.	84.1	17.7	101.8	+ 9.7	16.9	26.6	43.5	+15.7	145.3
- May	83.6	18.7	102.3	+ 5.0	17.5	29.0	46.5	+ 8.6	148.8
- June	91.4	18.1	109.5	+18.5	18.6	31.6	50.2	+21.3	159.7
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- Nov.	59.1	17.6	76.7	+ 8.3	14.8	24.9	39.7	+22.2	116.4
- Dec.	52.3	17.3	69.6	- 1.6	12.9	25.2	38.1	+18.3	107.7
	Balances outstanding at month-end								
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- Apr.	725.2	182.2	907.4	+10.9	175.8	347.4	523.2	+13.8	1,430.6
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- Aug.	800.4	186.0	986.4	+11.2	200.7	374.4	575.1	+13.2	1,561.5
- Sept.	799.9	187.4	987.3	+12.5	204.1	375.2	579.3	+12.6	1,566.6
- Oct.	800.2	187.4	987.6	+12.7	205.3	374.0	579.3	+12.0	1,566.9
- Nov.	791.6	187.1	978.7	+11.4	206.3	373.5	579.8	+11.9	1,558.5
- Dec.	778.8	188.3	967.1	+10.7	201.1	380.8	581.9	+12.0	1,549.0

TABLE 2. Sales Finance Companies - Retail Instalment Financing - Concluded
(millions of dollars)

Year and month	Consumer goods				Commercial goods				
	Passenger cars (1)	Other (2)	Total		Commercial vehicles	Other (4)	Total		Total retail
			Amount	Change (3)			Amount	Change (3)	
				%				%	
	Repayments during month								
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- Nov.	57.1	16.3	73.4	+11.7	11.5	20.0	31.5	+ 7.9	104.9
- Dec.	54.3	16.0	70.3	+14.1	13.1	17.7	30.8	- 9.7	101.1
1964 - Jan.	50.9	16.6	67.5	+ 5.6	11.3	24.4	35.7	+32.2	103.2
- Feb.	51.4	12.2	63.6	- 1.1	11.4	20.1	31.5	+31.2	95.1
- Mar.	59.9	17.3	77.2	+15.7	9.8	18.7	28.5	+ 7.5	105.7
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- Aug.	63.9	16.3	80.2	+15.2	10.1	20.5	30.6	+ 2.0	110.8
- Sept.	62.9	17.9	80.8	+12.7	12.1	23.3	35.4	+26.0	116.2
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- Dec.	65.1	16.1	81.2	+15.5	18.1	17.9	36.0	+16.9	117.2

(1) Passenger car financing includes cars sold for commercial as well as personal use.

(2) Covers such lines as furniture, appliances, jewellery etc.

(3) Percentage change from same month previous year.

(4) Covers commercial lines such as tractors, farm implements, commercial equipment, factory equipment etc.

(5) No change

Note: Repayments are estimated by adding balances outstanding at end of previous month to the paper purchased during the month and subtracting balances owing at end of current month.

TABLE 3. Motor Vehicle Credit Extended by Sales Finance Companies

Province	Units			Amount of financing		
	December 1963 ^r	December 1964	Change prev. yr.	December 1963 ^r	December 1964	Change prev. yr.
	number		%	\$'000		%
New passenger cars						
Atlantic Provinces.	687	616	-10.3	1,783	1,704	- 4.4
Quebec	4,527	3,937	-13.0	12,337	11,108	-10.0
Ontario	4,891	4,285	-12.4	13,002	11,936	- 8.2
Manitoba	357	379	+ 6.2	923	1,038	+12.5
Saskatchewan	555	443	-20.2	1,495	1,256	-16.0
Alberta	994	935	- 5.9	2,655	2,579	- 2.9
British Columbia(1)	815	910	+11.7	2,385	2,620	+ 9.9
Canada	12,826	11,505	-10.3	34,580	32,241	- 6.8
New commercial vehicles						
Atlantic Provinces.	215	186	-13.5	729	790	+ 8.4
Quebec	626	655	+ 4.6	3,125	3,472	+11.1
Ontario	598	589	- 1.5	2,192	2,231	+ 1.8
Manitoba	76	69	- 9.2	242	203	-16.1
Saskatchewan	156	142	- 9.0	432	496	+14.8
Alberta	329	354	+ 7.6	1,179	1,281	+ 8.7
British Columbia(1)	194	243	+25.3	880	911	+ 3.5
Canada	2,194	2,238	+ 2.0	8,779	9,384	+ 6.9
Used passenger cars						
Atlantic Provinces.	1,055	1,015	- 3.8	1,146	1,175	+ 2.5
Quebec	4,628	4,757	+ 2.8	5,525	6,634	+20.1
Ontario	4,784	4,642	- 3.0	6,165	6,615	+ 7.3
Manitoba	618	574	- 7.1	671	724	+ 7.9
Saskatchewan	945	856	- 9.4	974	1,026	+ 5.3
Alberta	1,538	1,411	- 8.3	1,664	1,761	+ 5.8
British Columbia(1)	1,344	1,418	+ 5.5	1,633	2,086	+27.7
Canada	14,912	14,673	- 1.6	17,778	20,021	+12.6
Used commercial vehicles						
Atlantic Provinces.	201	181	-10.0	285	285	(2)
Quebec	522	457	-12.5	975	980	+ 0.5
Ontario	417	397	- 4.8	647	706	+ 9.1
Manitoba	127	107	-15.7	265	194	-26.8
Saskatchewan	186	152	-18.3	240	216	-10.0
Alberta	392	445	+13.5	585	717	+22.6
British Columbia(1)	270	222	-17.8	538	422	-21.6
Canada	2,115	1,961	- 7.3	3,535	3,520	- 0.4

(1) Includes Yukon and Northwest Territories.

r - Revised figures

(2) No change

TABLE 4. Sales Finance Companies

Date	Wholesale			Average repayment terms on retail paper purchased			
	Paper purchased	Estimated repay- ments	Balances out- standing (end of period)	Passenger cars and commercial vehicles		Other consumer goods	Other comm. & indus- trial goods
				New	Used		
	millions of dollars			months			
Calendar Years							
1958	1,105	1,116	191	24.1	17.0	20.1	25.1
1959	1,307	1,301	197	25.2	17.6	23.2	26.9
1960	1,354	1,322	229	25.9	17.6	23.3	27.9
1961	1,282	1,327	184	26.5	17.9	24.4	29.8
1962 - III	233	327	143	28.7	19.0	26.0	30.9
IV	454	357	240	27.5	19.1	23.9	30.9
1963 - I	471	406	305	28.0	20.3	23.6	32.6
II	546	572	279	28.7	20.0	25.0	33.2
III	265	370	174	29.9	20.2	25.8	31.4
IV	580	453	301	28.3	20.1	23.2	33.1
1964 - I	596	482	415	28.5	21.4	21.9	31.8
II	654	661	408	29.4	21.6	24.5	31.2
III	307 ^r	471 ^r	243	30.7	21.5	24.8	31.6
IV	475	461	257	29.2	21.7	23.1	32.2

r - Revised figures

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